

500 PLANS • WORKING MODELS • TRENCH REMODELING  
FINISHES OF FLOOR • ROOFING • UNDERLAYING •  
MODERNIZING • THE STORY OF HOME INSULATION  
USING CORK • MODERNIZING THE KITCHEN  
MODERNIZING THE BATH • MODERNIZING THE HALL AND HOME PLANNING

# The Home Idea Book

*1940 Edition*  
PUBLISHED BY JOHNS-MANVILLE







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# ~~~~~Your Home~~~~~

● So many new materials and improvements in construction have been announced in recent years that many folks are wondering just what effect they have had on building and remodeling a home. Perhaps you, too, have specific questions to which you would like the answers.

To bring all this information under one cover would be beyond the scope of a book such as this. Because many new developments are along highly specialized lines, they can be presented best by their creators. But there are many other developments on which specific information can readily be supplied. There are also many phases of home building and improvement which may be somewhat of a mystery to you because you do not understand the methods by which certain results are achieved.

To meet the need for this type of information, this book answers questions about such vital subjects as structural and finishing materials, financing, insulation, color and decoration. It shows transformations that have actually been made, and explains how they were done. And it shows why today's new homes offer values never before possible.

It also describes a new kind of home service, available through local Guilds of building industry factors, which makes the building of a new home or the repair or modernization of one already built easier and safer than ever before.

It is Johns-Manville's sincere hope that you will find this book helpful and that you will want to make it a permanent addition to your library. It will have served its purpose if it is able to remove the mystery about building a new home, or improving your existing home to meet your present needs.

Any additional help you may desire can be obtained from your Johns-Manville Building Materials Dealer, who will be very glad to help you with your home problems.





# WORKING WONDERS THROUGH REMODELING

NEW PLAN



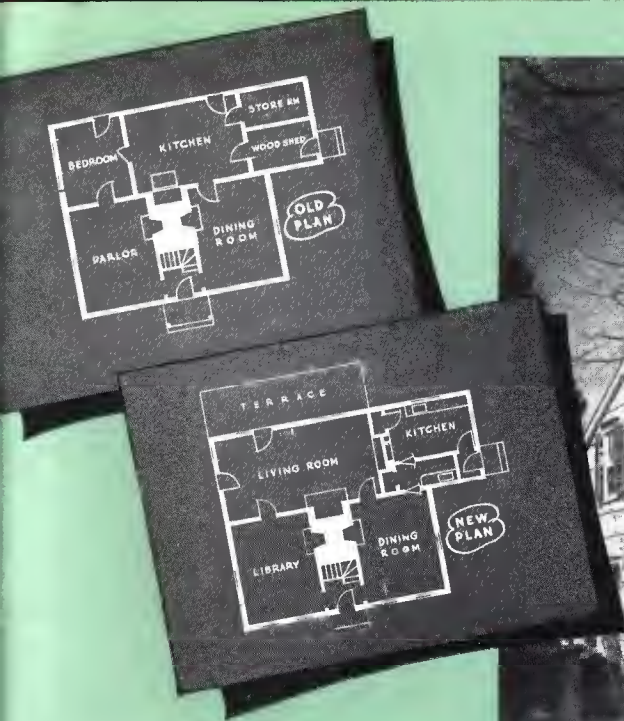
OLD PLAN



Although many an old home appears to be hopelessly designed, this set of "before and after" pictures shows how simple it is to make over such a home into one that is up to date in both layout and appearance. Placing the kitchen, the pantry and the dining room in a straight line has resulted in a far more practical arrangement, and has also given the living room the benefit of light on three sides. Reducing the porch to a more practical size and placing it within the dimensions of the main house not only improves the exterior appearance, but adds substantially to the amount of lawn before the house.







Left—This home is typical of many a home today—in need of a general exterior 'going over', in addition to necessary changes in room arrangement. Of principal interest is the bright and fresh appearance given to the front by the removal of an out-moded porch and the substitution in its stead of an authentic Colonial doorway with louvered shutters and distinctive pediment—not to mention the lanterns on each side! The improvement of the floor plan will be apparent at once. Since there is no further need for a wood shed or downstairs bedroom, a spacious living room and efficient kitchen are made possible, while a terrace at the rear provides a living room outdoors.

● "Lifting the face" of an out-moded house is a fascinating adventure. The curious thing about it is that practically the worst looking house has amazing possibilities for beauty. Bringing this beauty to light may mean ruthlessly ripping off a porch; courageously amputating a 3-foot width of overhanging eave, or deftly removing some ugly "gingerbread" and replacing it with some more harmonizing feature. Or—as so often happens—it may merely require some minor adjustment. The series of "before and after" views shown on these pages represent but a few illustrations of what can be done with a variety of exteriors.

Bringing the *interior* of the home up-to-date or otherwise making the rooms more pleasant or more practical is no less intriguing than modernizing the exterior. There are so many ways in which this can be done, however, that a number of chapters of this book have been devoted to the subject, dealing with different types of rooms.

But no matter what type of remodeling you may contemplate, you will be interested in the modern methods of financing the work, as described on pages 56 and 57. Never before has it been so easy to finance home modernization—and never before have materials been available in such variety to help you achieve the result you wish.



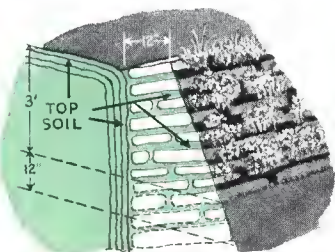
Very little has to be done to reveal the beauty of line and form hidden behind the ornate decoration which crops out at unexpected places on the home shown below. First of all, off comes the porch. On goes a new doorway. Off also comes the covered porch at the right, and the wing is extended to take in the area formerly included. Simplified dormers and a more substantial looking chimney practically complete the job.



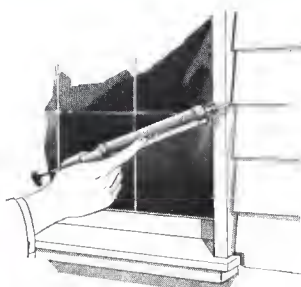
## HELPFUL SUGGESTIONS FOR HOUSE AND YARD



A lean-to on the back or side of the garage will provide handy storage for wheelbarrow, lawn mower, tools, etc. Doors should be double, if possible, to permit easy removal of large items. Be sure to provide windows or electric light.



Here's a practical garden wall. Start 12" below ground level, and make wall narrower as it goes up. Use top soil for rock plants between the stones. Tilt stones so rain reaches plant roots.

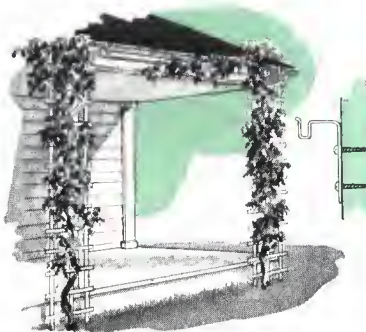


Caulk all openings around windows, doors, and chimneys with caulking putty, applied with knife or gun. Keeps out drafts, rain and dirt.

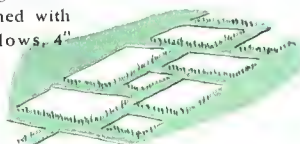


If your doorway gets full force of storms, protect it with a shelter like this. You will also be providing a convenient shelter for rainy-day guests.

Hide porch columns with trellises. If vines are annuals, hang trellises on simple metal hangers that can be made from strips of copper (see sketch). Remove trellises in fall, store in cellar. Result—fewer paintings.



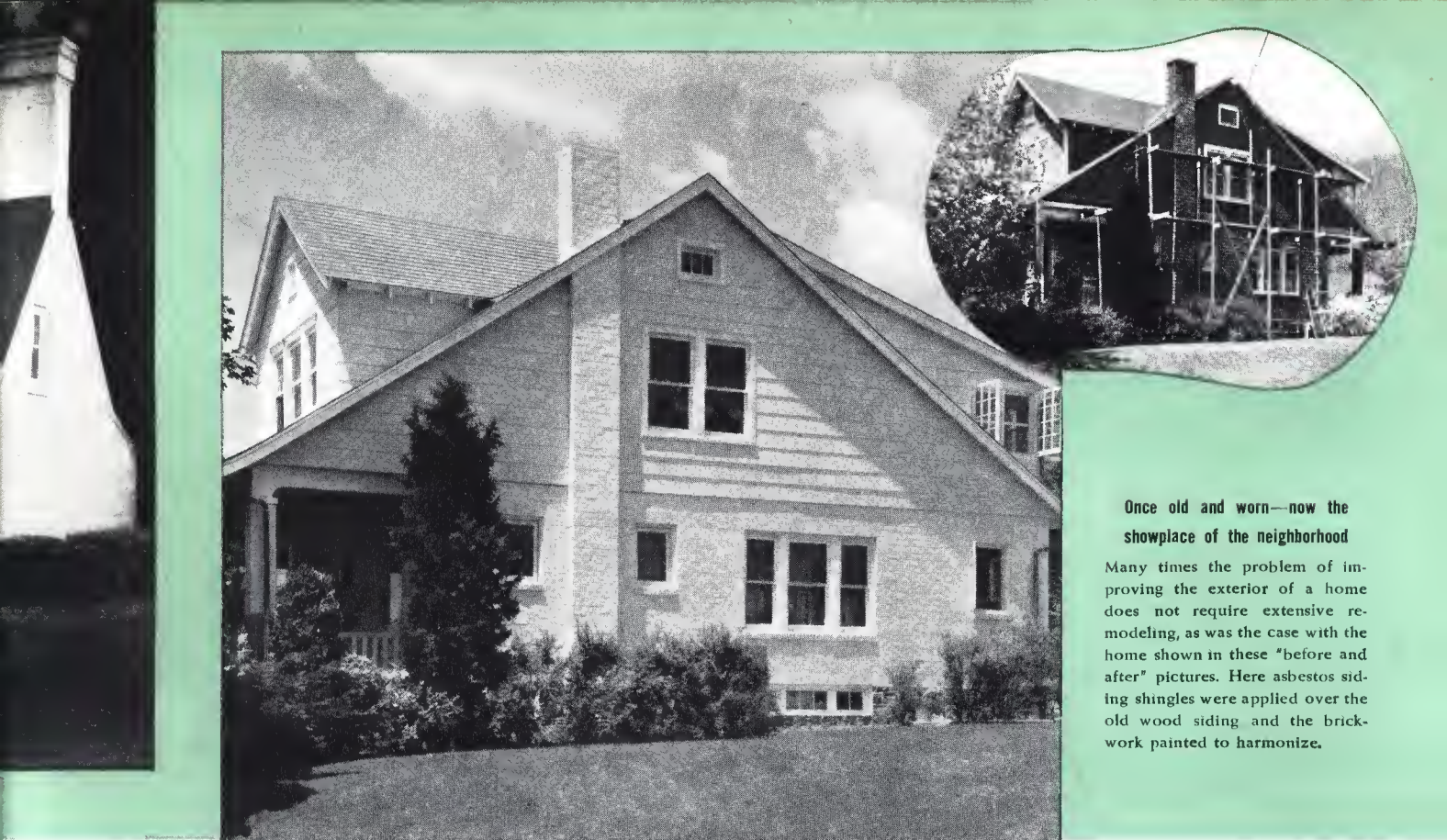
Flagstone makes charming walks. Similar effects can be obtained with concrete poured into hollows, 4" deep, neatly cut into lawn.



Outdoor fireplaces are lots of fun. Can be made of fieldstone, brick or concrete. Buy grill before you build fireplace, to assure fit.







**Once old and worn—now the  
showplace of the neighborhood**

Many times the problem of improving the exterior of a home does not require extensive remodeling, as was the case with the home shown in these "before and after" pictures. Here asbestos siding shingles were applied over the old wood siding and the brick-work painted to harmonize.

## RIGHT AND WRONG METHODS OF LANDSCAPING



**WRONG**



**RIGHT**

### The Symmetrical Small Home

**WRONG:** Planting is unbalanced, therefore out of harmony. Shrubs are too large for small house. Planting tall shrubs in front of windows interferes with light and view. Largest masses placed at extremities detract from the center of architectural interest—the door. Largest planting groups at rear take away from front of house. Planting is too spread out, gives a squat appearance.

**RIGHT:** Planting is balanced, therefore harmonizes with house. Shrubs are kept low to add to apparent size of house and to avoid interference with light and view. Tallest shrubs around doorway accent the most interesting feature of the home. Combining rounded and pyramidal shrubs produces variety and interest.



**WRONG**



**RIGHT**

### The Irregularly Shaped Home

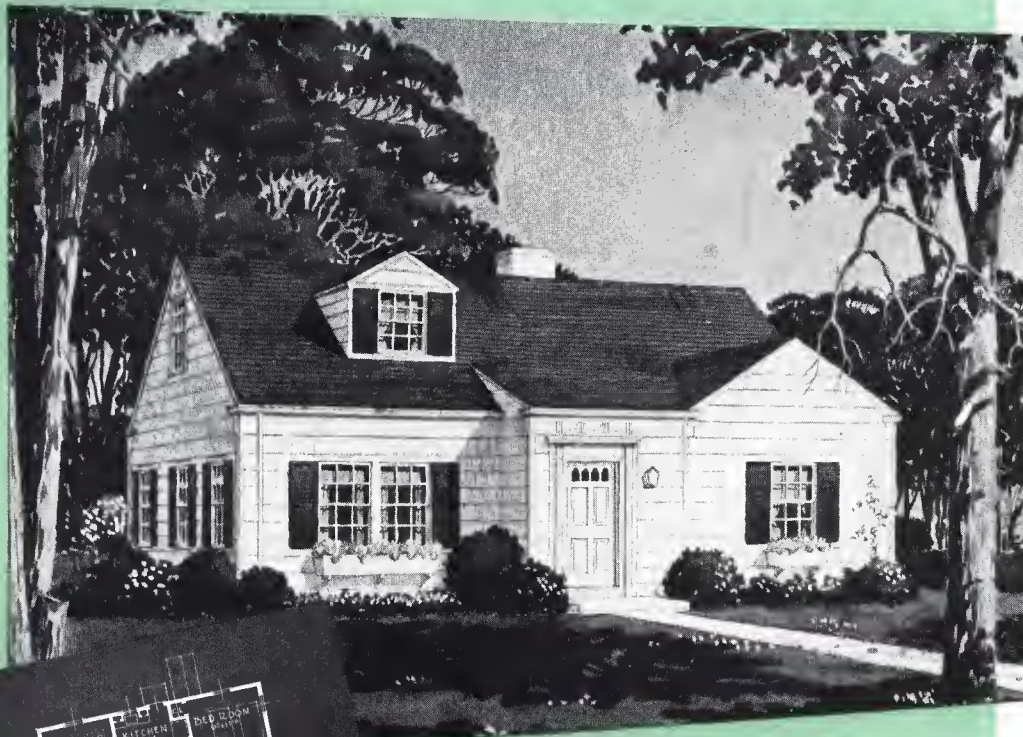
**WRONG:** Wing makes right side of house "heavy". Use of large planting around wing disturbs balance. Stunted shrubs in front of main house are out of proportion. Large tree overhanging walk interferes with access to house. Side of house is bare because no shrubs were used.

**RIGHT:** "Heavy" side of house balanced by greatest weight of shrubbery in front of "light" side. Low planting in front of wing, with larger planting in front of main house, produces good proportion. Shrubs are kept back from walk and used low. In absence of interesting doorway, chimney is used as center of interest. Vine trained over chimney enhances general effect. Tall tree in foreground balances extending wing.



# Twenty Charming New Home Designs

THESE LOW COST HOUSES  
WILL AID YOU IN SELECTING  
YOUR NEW HOME



The CORNWALL . . . . 5 rooms and bath

★Approximately \$56.02 per month  
20 years to pay

The exterior of this house is made most interesting by the use of a dormer and flower boxes. The large cellar can be entered either by the stairs from the hall or directly from the outside. The entry has a coat closet where it is most needed. In the unfinished attic there is space for two future rooms and a bath.

Architect, ALBERT E. OLSON

● These houses, designed by nationally known architects are presented as samples of the attractive designs and efficient room arrangement the architectural profession offers today in a small home for the average family.

To give you an idea of how much such homes cost under the convenient terms of the FHA Plan, we have included approximate monthly prices for each. Naturally these prices will vary depending on actual construction costs in your community.

Your Johns-Manville Dealer can quote you an accurate price for similar houses designed and supervised by architects in your vicinity. Or, should one of the sample houses shown on this and the following pages fit your requirements, your J-M dealer can quote you an accurate price, which will include the services of a local architect in supervising its construction.

Imagine, for instance, that you have selected a home like the one on this page. You get in touch with your Johns-Manville Dealer. He will be able to tell you at once what the monthly cost will be under the FHA plan. Thus, without delay, you receive the answer to your most important question. If you decide to build, he can take care of every detail, as a part of the Guildway Service, described on page 54 of this book.

You purchase your new home just as easily and conveniently as you would buy a new car... from one headquarters... in one transaction... on convenient monthly payments.

Never before has a nation-wide plan of this nature been offered to prospective home owners. After you have glanced through these pages, fill out the answers to the questions on page 55 of this book and then show them to your J-M Dealer. He will be glad to help you in many ways and there is not the slightest obligation.

★ Prices are approximations only, and will vary according to local conditions. They are for the house only (not land) and include payments on principal, interest, FHA insurance, fire insurance and estimated taxes. It is assumed that the cost of the land is equivalent to the FHA required down payment.



## The BERKELEY . . . . . 5 rooms and bath

★Approximately \$33.30 per month  
25 years to pay

A house with a modern feeling. Note the comfortable, well-lighted living room with an adjoining dining alcove. The kitchen is compact, with stairs leading down to a small cellar containing the heater and laundry trays. The exterior is of brick, shingles and vertical boards.

Architect, RANDOLPH EVANS

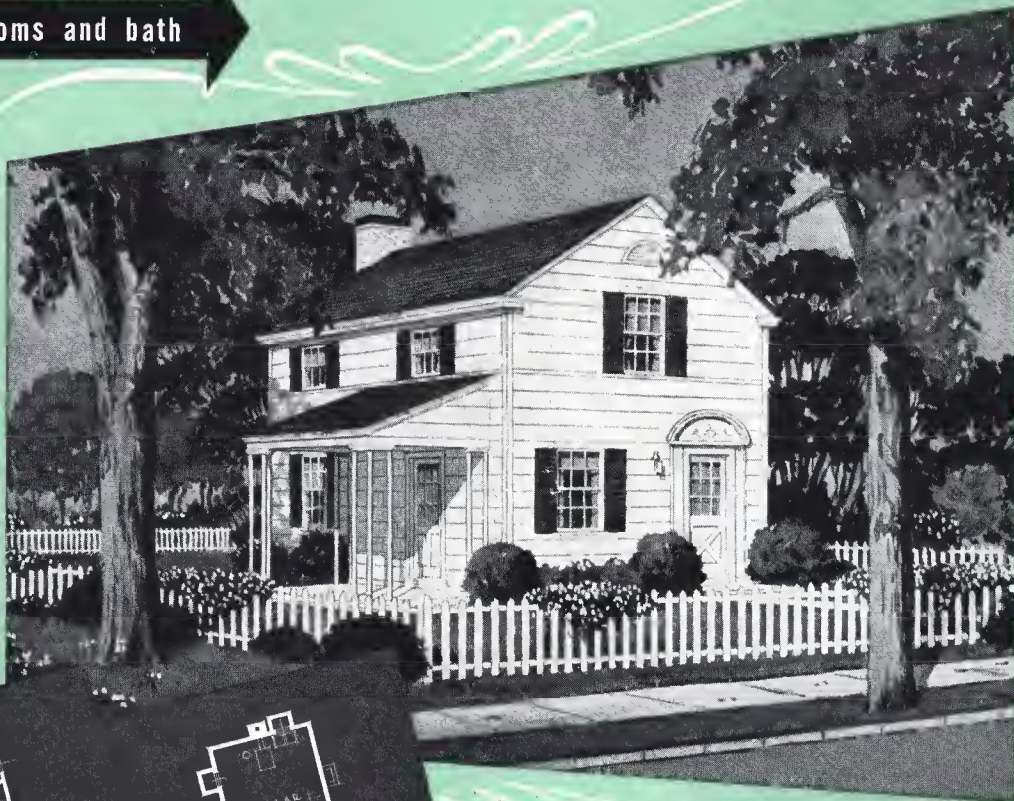


## The BRANFORD . . . . . 5 rooms and bath

★Approx. \$31.72 per month  
25 years to pay

The arrangement of the living room, dining room and porch makes this an ideal home for entertaining. The full cellar also has room for games to be played. The house is compact, with plenty of closets, and cross ventilation in every room.

Architect, RANDOLPH EVANS





## The BOGERT . . . . . 5 rooms and bath

★Approximately \$53.99 per month  
20 years to pay

**FARMHOUSE TYPE**—workroom, large rear porch, 2 bedrooms on first floor—provision for 2 extra rooms upstairs. Since the farmer's construction costs are generally lower than in cities, the prices shown for the Bogert and the Carter will be materially reduced in most farm areas.

Architect, ROYAL BARRY WILLS



## The CARTER . . . . . 7 rooms and bath

★Approximately \$51.51 per month  
20 years to pay

**FARMHOUSE TYPE**—this house can readily be adapted to city or town use by making the workroom a kitchen, the present kitchen becoming a dining room.

Architect, RANDOLPH EVANS

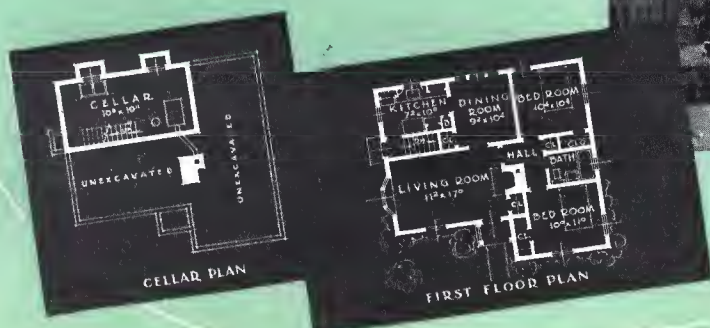


## The ATWOOD . . . . . 5 rooms and bath

★Approximately \$34.88 per month  
25 years to pay

All the facilities for comfortable living are afforded by this small, compact house. The living room with fireplace and bay window will be a source of pride. The coat closet at the entrance, and the roomy closet in the dining room, are only two of the many conveniences this home contains.

Architects, MILLER, MARTIN & LEWIS





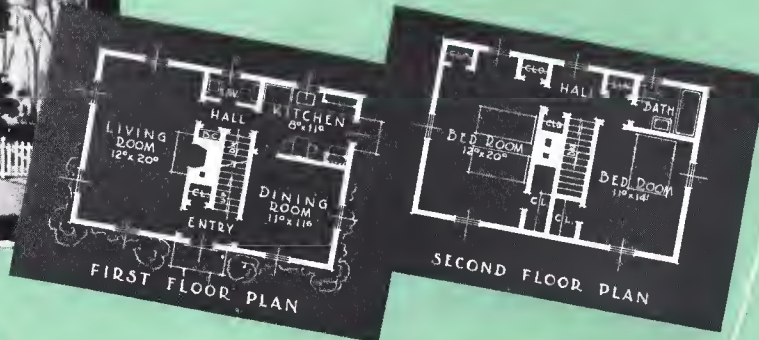


## The BOSWELL . . . . 5 rooms, bath, lavatory

★ *Approximately \$38.85 per month  
25 years to pay*

Note particularly the large well-lighted living room, and the master bedroom with three closets, and windows on three sides. Also the large linen closet in the hall. The first floor lavatory adds to the convenience of the home.

Architect, ALBERT E. OLSON

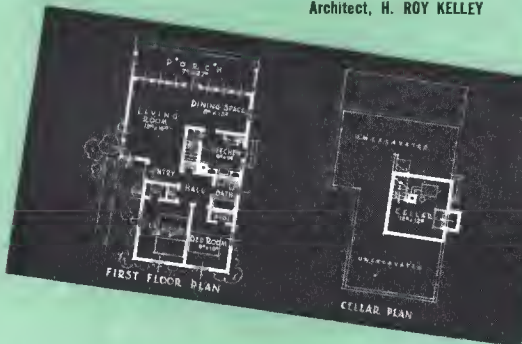


## The AVON . . . . . 4 rooms and bath

★ *Approximately \$34.09 per month  
25 years to pay*

The living space in this southern type home extends across the full width of the house, with a wall of glass looking out upon the spacious "garden porch".

Architect, H. ROY KELLEY



## The ALDEN . . . . . 4 rooms and bath

★ *Approximately \$30.14 per month  
25 years to pay*

A compact, two-bedroom house, with all facilities on one floor. The kitchen, utility room and bath are arranged for economical plumbing. Notice the attractive latticed porch and stoop, both of which add to the beauty of the home.

Architect, GOOWIN, THOMPSON & PATTERSON



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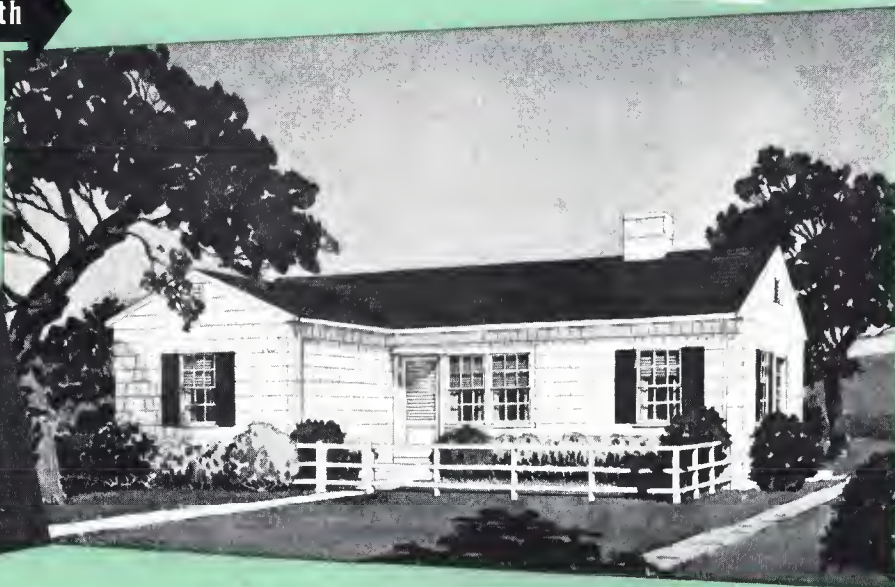


## The ASHTON . . . . . 5 rooms and bath

★Approximately \$32.51 per month  
25 years to pay

The view upon entering this house leads directly through the living room to the garden beyond the porch. Book shelves in the living room add interest, and the coat closet next to the entrance is a very convenient feature.

Architect, BENJAMIN KENNETH WYATT

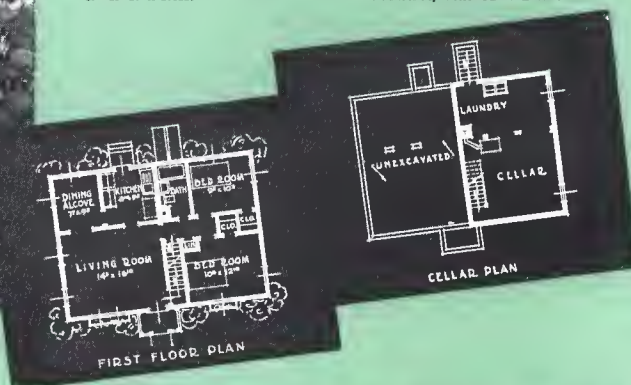
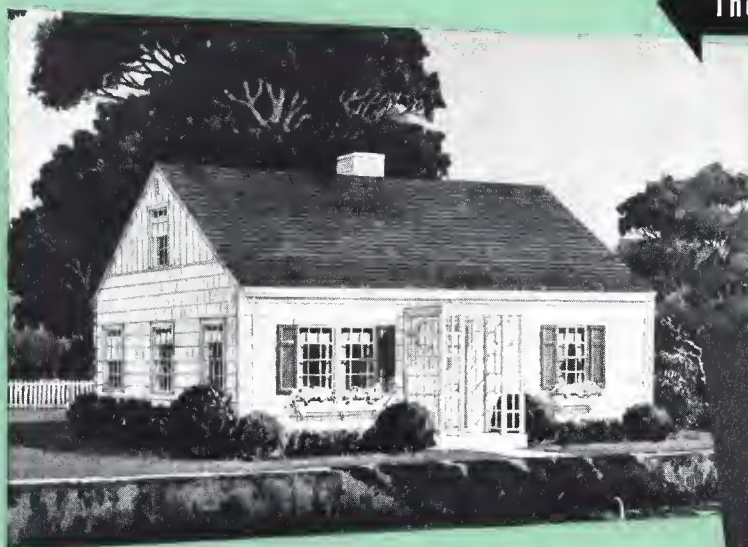


## The CRAWFORD . . . . . 5 rooms and bath

★Approximately \$39.66 per month  
25 years to pay

More than usual window area in the living room is an important feature in this house. The cellar has space for a game room, and the attic for two rooms and a bath.

Architect, RANDOLPH EVANS



## The BEACON . . . . . 4 rooms and bath

★Approximately \$42.07 per month  
25 years to pay

The many large windows in this distinctive modern house not only light the rooms, but permit an unobstructed view of the terrace and gardens. The terrace itself, if enclosed by a high wall, might well be used for outdoor living or dining. The attached garage contains laundry trays and access to the storage space above.

Architect, WILLIAM WILSON WURSTER





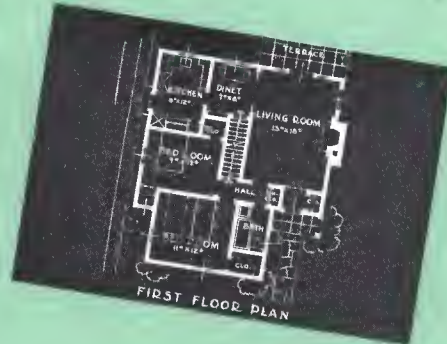


## The DORRENCE GUILDWAY HOUSE NO. 7 . . 5 rooms and bath

★ Approximately \$42.83 per month  
25 years to pay

In this Classic Revival home, the dinette can be closed off from the living room with curtains, or thrown open as part of the general entertainment space. The location of the bathroom makes it convenient for use as a lavatory.

Architect, MAXWELL A. NORCROSS

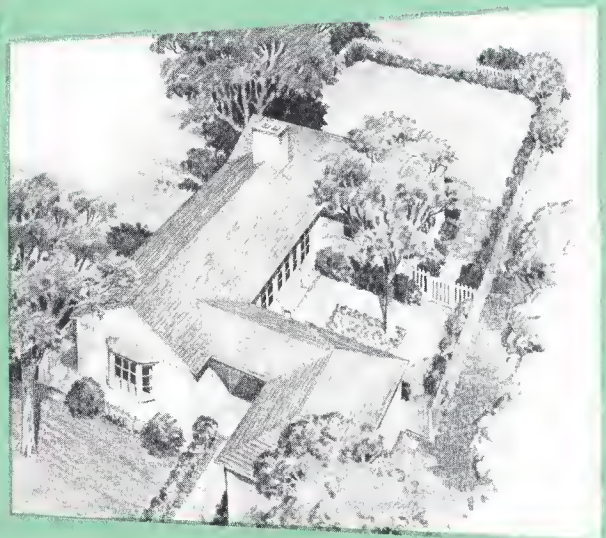
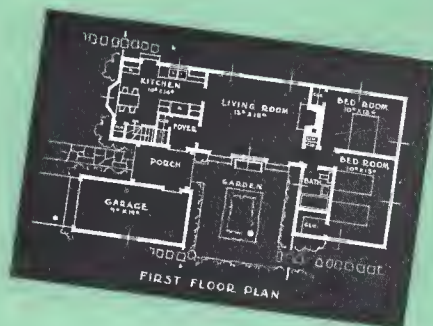


## The DECATUR GUILDWAY HOUSE NO. 10 . . 4 rooms and bath

★ Approximately \$37.26 per month  
25 years to pay

Every feature of this cottage suggests sunny California. Designed around a spacious garden plot, and with a sheltered porch between the garage and the house itself, it well deserves to be called hospitable.

Architect, ALBERT E. OLSON

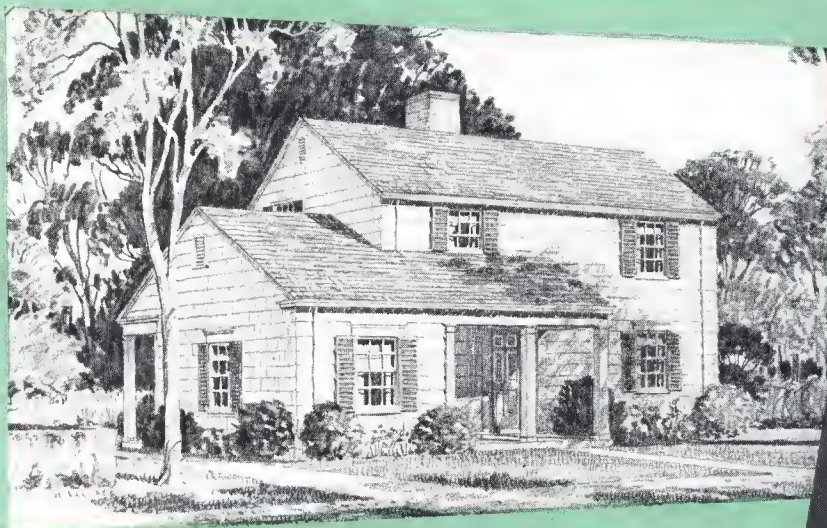
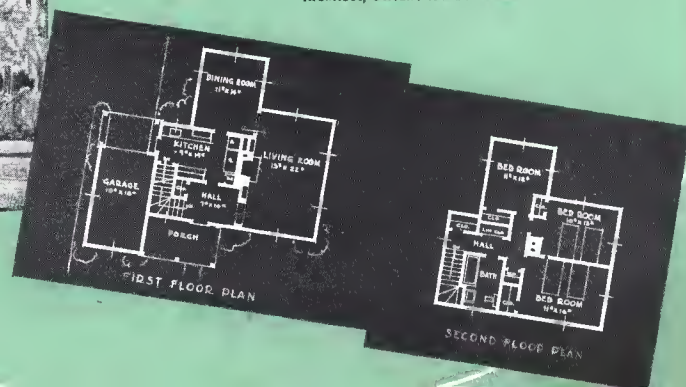


## The DIXON GUILDWAY HOUSE NO. 6 . . . 6 rooms and bath

★ Approximately \$59.55 per month  
20 years to pay

In this home, the kitchen forms the center around which all the rooms are grouped. Only a few steps are necessary to go from the kitchen to any other room. The garage, with the door at the rear, gives every appearance of being part of the living quarters.

Architect, DWIGHT JAMES BAUM



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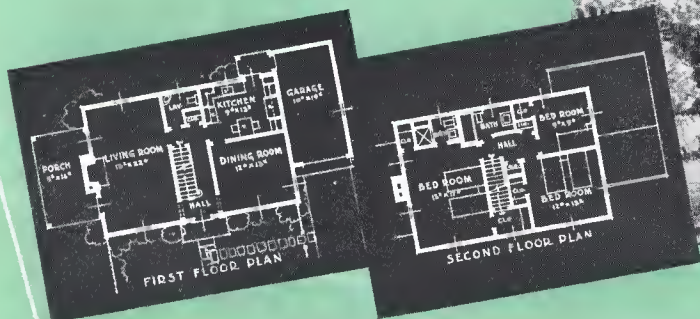


## The DEVON GUILDWAY HOUSE NO. 8 . 6 rooms, 2 baths, lavatory

★ Approximately \$63.99 per month  
20 years to pay

This straightforward New England Colonial home provides living comforts in abundance—ample closet space, attached garage, three bedrooms. Probably most important of all is a master bathroom with shower stall, and a lavatory on the first floor.

Architect, RANDOLPH EVANS

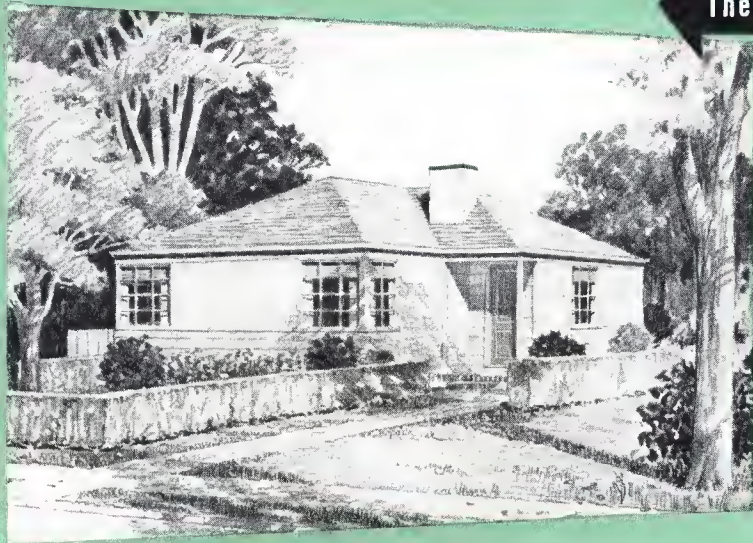


## The DITSON GUILDWAY HOUSE NO. 4 . . . 4 rooms and bath

★ Approximately \$28.55 per month  
25 years to pay

To take advantage of natural light without breaking up the wall space too much, the bedroom windows of this delightful American cottage are set in the corners.

Architect, RANDOLPH EVANS

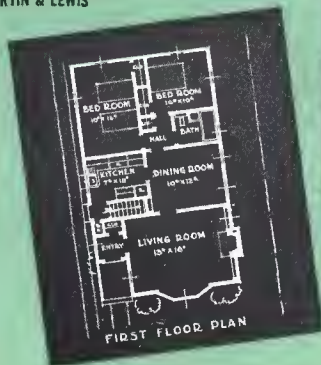
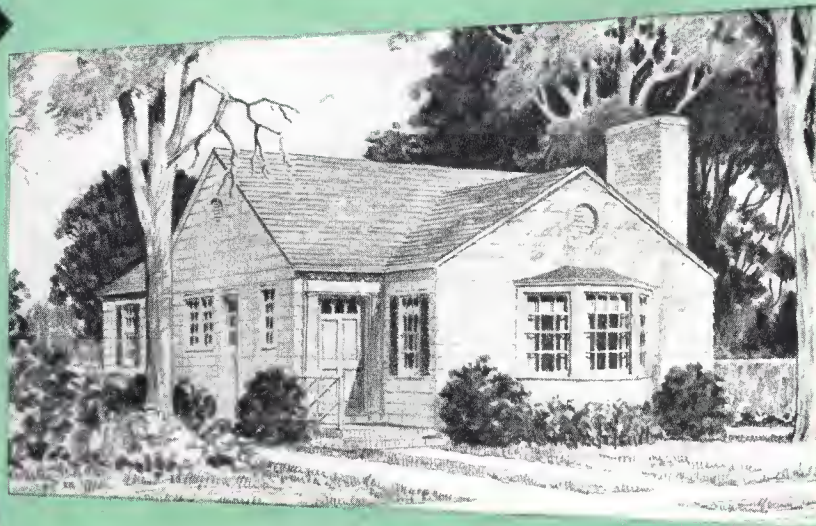


## The DICKINS GUILDWAY HOUSE NO. 5 . . 5 rooms and bath

★ Approximately \$42.03 per month  
25 years to pay

From southern Alabama and New Orleans comes the inspiration for this charming cottage. The interesting manner in which the roof area has been broken up gives the feeling of elaborateness, although the floor plan is in reality very simple.

Architects, MILLER, MARTIN & LEWIS





## The DRAKE GUILDWAY HOUSE NO. 2 . . . 4 rooms and bath



★ Approximately \$35.67 per month  
25 years to pay

Compactly designed, this Dutch Colonial home very efficiently combines living and sleeping quarters on one floor without interference. The dining bay at the end of the living room adds to the livable space of the home and creates the effect of a separate room.

Architect. RANDOLPH EVANS

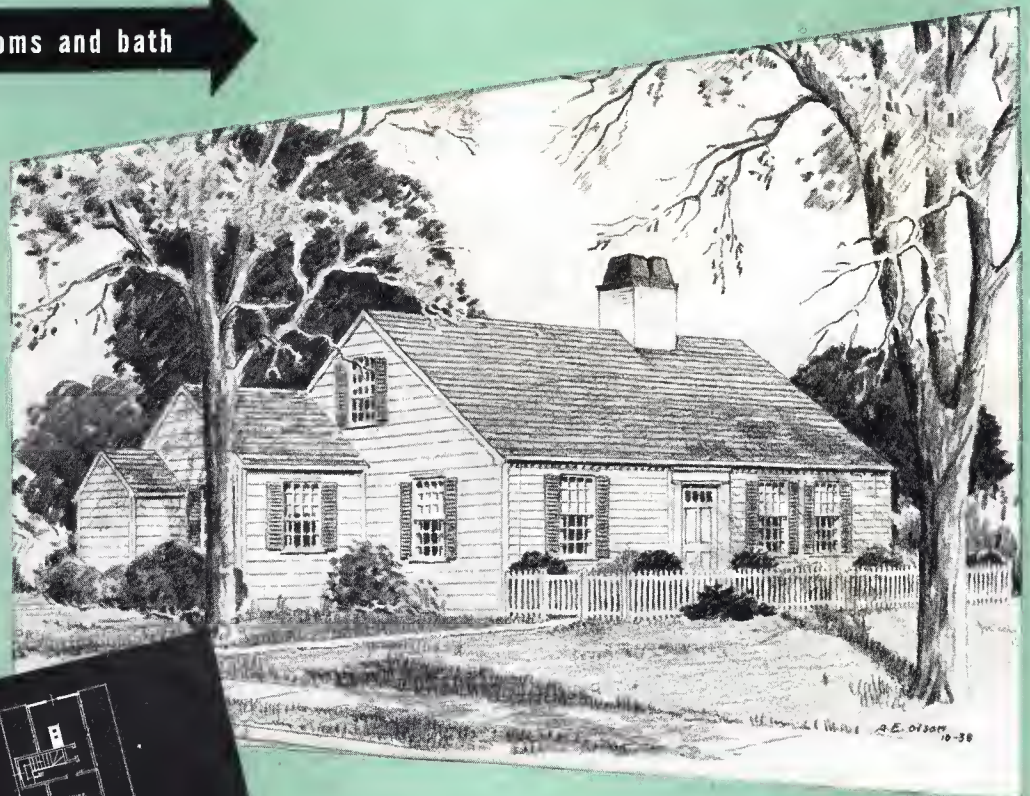


## The DALTON GUILDWAY HOUSE NO. 1 . . . 4 rooms and bath

★ Approximately \$36.48 per month—25 years to pay

Rarely are the quaintness and charm of true Cape Cod architecture so harmoniously combined in a small house suited to a narrow plot. A stairway makes attic space available for future use.

Architect, ROYAL BARRY WILLS



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# ASBESTOS SHINGLES

## Protect



## THE HOMES OF TOMORROW\*

● If you were to ask an architect how he would go about choosing a new roof for your home, he might well reply: "In very much the same way you would pick out a new hat." After you had recovered somewhat from your surprise, he would explain that the same considerations of individuality and personal taste apply in both cases. To a certain extent, your hat expresses your personality. To an even greater extent, the roof should express the personality of your home.

Perhaps you have never thought about a roof in just this way. "The first job of a roof is to protect," you may say, and you are right. But protection is something which the home owner today may take for granted. And it is now possible, thanks to modern manufacturing ingenuity and skill, to consider the selection of a roof from the more artistic standards of style and appearance.

How has this come about? Nature herself pointed the way when she created asbestos, the magic mineral, centuries ago. Having endured through untold ages, asbestos was nature's contribution to man's need for a roofing material that would give complete and lasting protection.

It remained for the scientist, however, to put nature's handiwork to practical use—to fabricate in asbestos and portland cement a roofing shingle which would meet the all-important aesthetic requirements of color, texture and style, while retaining the ability to withstand

\*The photographs on these pages show how faithfully the Cedar-grain Shingles duplicate the effect of the traditional American roof pattern. These Shingles are featured in the Town of Tomorrow at the New York World's Fair.

Salem Asbestos Shingles in a warm blend.



Salem Asbestos Shingles in rich greens and black.







At left: A color representation of the Asbestos Dutch Lap Method Shingles in Mottled Copper.

fire and weather. Today, when you select a roof of these beautiful shingles you may give expression to practically any preference of personal taste, secure in the knowledge that they will be good looking, durable and fireproof.

One of the most recent developments in these fabricated shingles is the Cedargrain style which creates a roof of American method appearance in which is faithfully reproduced the lovely textured surface of wood shingles weathered by time and exposure. Not only are they remarkably low in cost, but they can be applied so quickly and so economically that they bring to any home the fireproof, permanent qualities of asbestos at a cost but little more than for shingles which do not possess these advantages.

Another popular American method style is the Salem shingle which, as its name implies, is an authentic reproduction of old New England roofs. Still others which have found wide acceptance are the Dutch Lap and Hexagonal styles. The former retains the characteristic horizontal and vertical lines of the American method, while the latter is an adaptation of shingles used on old French farmhouses. The handsome mottled colors in which both styles are available make it possible to have roofs of lasting beauty at surprisingly low cost.

The table on the opposite page may be of assistance to you in selecting the style and color of shingle most suitable for the architectural character of your home. For additional assistance, the best advice to seek is that of your architect or building material dealer.

At right: Hexagonal Method Asbestos Shingles in Mottled Green







Most fitting of all roof patterns for the Colonial type of home is the American Method, typified here in fireproof, durable Salem Asbestos Shingles.

## ROOF SUGGESTIONS

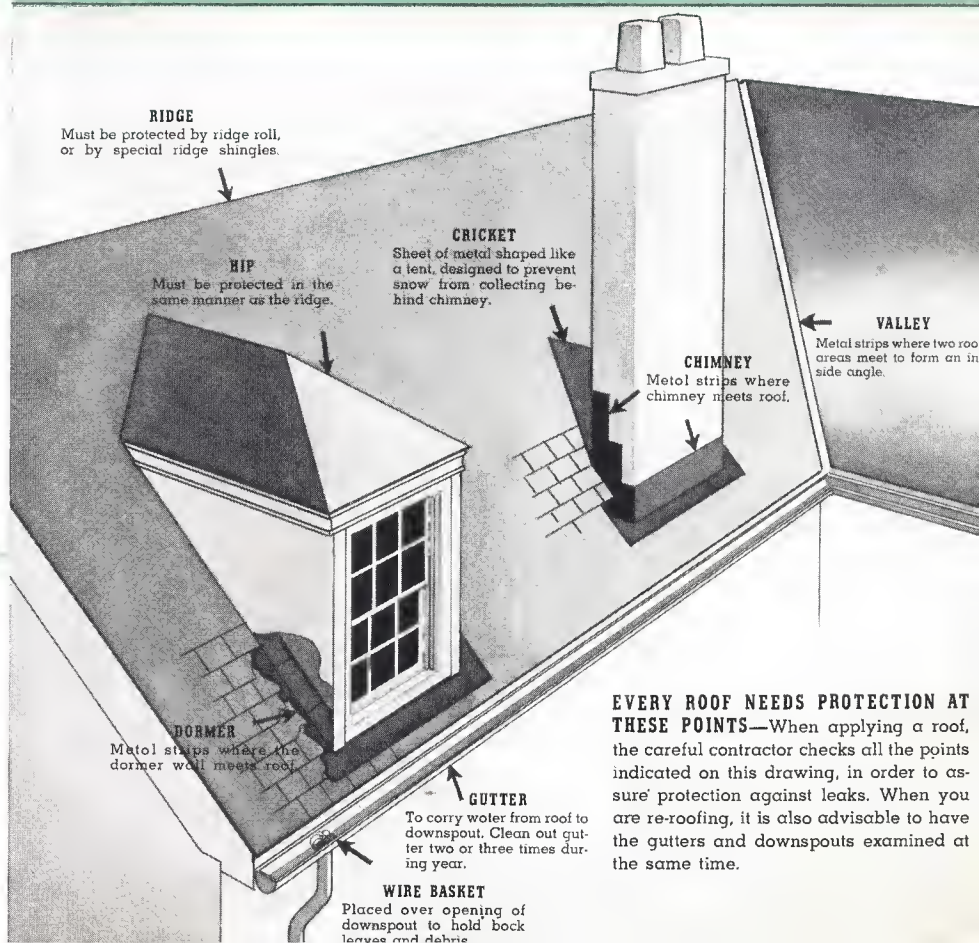
**COLONIAL** (Dutch, Cape Cod, American) — American Method Shingles in a blend or in solid Gray or solid Black. Dutch Lap or Hexagonal Shingles in Green, Blue-Black or Red.

**ENGLISH COTTAGE** and **TUDOR** — American Method Shingles in a warm color. Dutch Lap or Hexagonal styles in Red or Blue-Black.

**GEORGIAN** — American Method Shingles in Gray or Black. Dutch Lap or Hexagonal styles in Blue-Black.

**SPANISH** — Salem Shingles in Red and Brown.

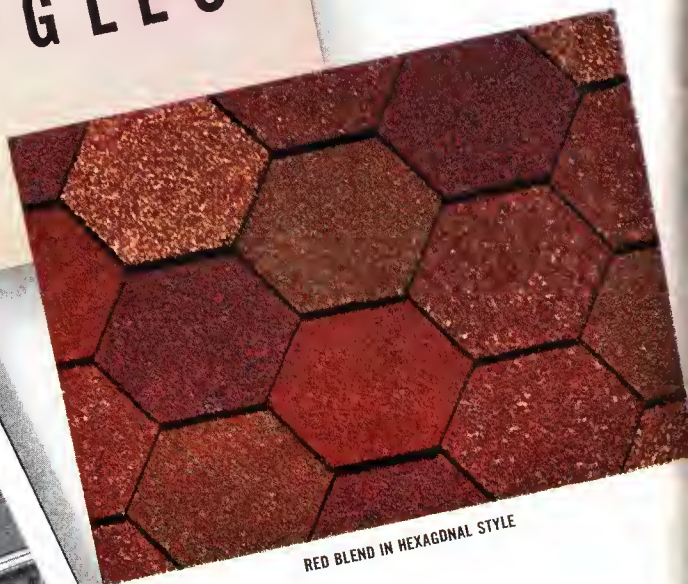
**MODERN** — Built-up Roofing.



**EVERY ROOF NEEDS PROTECTION AT THESE POINTS**—When applying a roof, the careful contractor checks all the points indicated on this drawing, in order to assure protection against leaks. When you are re-roofing, it is also advisable to have the gutters and downspouts examined at the same time.



# *A Guide* FOR THE PURCHASER OF ASPHALT SHINGLES



RED BLEND IN HEXAGONAL STYLE

For 1940 J-M announces a new line of Asphalt Shingles in styles and blends that completely meet the modern trend for colorful roofs for both remodeling and the new home.



STANDARD BLUE BLACK IN HEXAGONAL STYLE



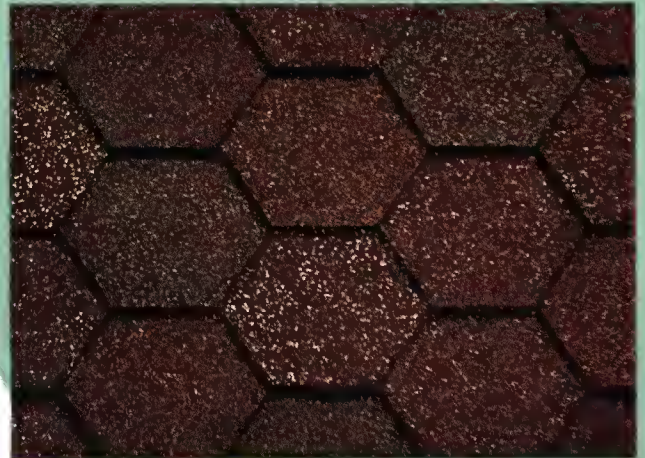
SPRUCE GREEN IN TEXTURED DOUBLE COATED THICK-BUTT STYLE



FIELDSTONE GREEN IN HEXAGONAL STYLE



BLUE BLEND IN DOUBLE COATED THICK-BUTT STYLE

BELOW:  
BROWN BLEND IN HEXAGONAL STYLE

● In answer to the need for an inexpensive colorful roof that would combine the desirable advantages of fire resistance and ability to withstand years of service, in addition to attractive appearance, the building materials industry developed the asphalt shingle. Although it cannot boast all the outstanding qualities of asbestos shingles, this rugged, colorful shingle admirably fills the requirements of those who want protection against fire and weather at a minimum cost.

Asphalt Shingles are made in a wide variety of styles and weights. Some styles provide only a single thickness of shingle when applied, except for a narrow weather-lap under adjacent shingles. Others provide two thicknesses over the entire roof area. Still others, known as *double coverage* shingles, provide *three* thicknesses. It will pay you to ask your contractor to show you the *Double-Coated, Double-Coverage* style, for it offers exceptionally fine value.

One other important ingredient goes into the manufacture of asphalt shingles. That ingredient is the combined integrity of the maker and the contractor. To permit a traveling contractor to apply a shingle which does not bear the name of a reputable manufacturer, is to run the risk of grave disappointment. Your best assurance of a satisfactory roofing job is to consult an established local dealer who handles shingles made by a manufacturer who will stand behind his product.

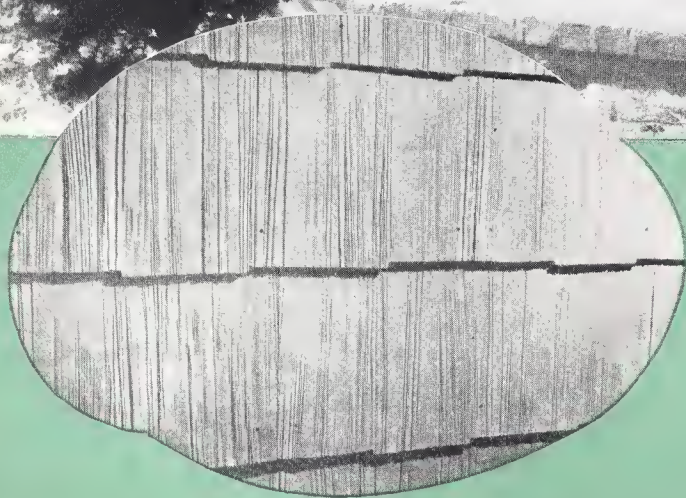
ABOVE:  
TILE RED IN DOUBLE  
COATED THIK-BUTT STYLE

SLATE BLEND IN DOUBLE COATED THIK-BUTT STYLE



GREEN BLEND IN DOUBLE COATED THIK-BUTT STYLE





HOW TO PROTECT THE WALLS of their home from the devastating attacks of the weather, without expensive maintenance, has always been a problem of the family which owned a frame house. One would hardly suspect the beautifully textured shingles shown at the left to be fireproof and free from the need for preservative painting—yet they are, for they are made of asbestos fibres and portland cement. (Shake-Textured Asbestos Siding Shingles, made by Johns-Manville.)



# SIDE WALLS THAT ADD BEAUTY AND CHARACTER TO THE HOME

## *Asbestos Shingles*

● No finer compliment can be paid to a home than to call it charming. Just as charm in a person is the outward expression of fine traits such as sincerity and grace, so charm in a home is nothing more than the expression of good taste in the design of its component parts and surroundings.

Of all the elements that enter into the outside appearance of a home, however, none is of greater importance than the siding. There are three commonly used types of siding material—wood, masonry (stone, stucco, brick), and now the durable *asbestos* siding. These pages are confined to the discussion of the third type, while masonry construction is described on page 44.

When asbestos shingles and clapboards for siding use were introduced to the American public a few short years ago, they met with instant approval. Here was authentic design, duplicating the effect of fine wood shingles, in a material that would not burn and would not rot. These new materials, when applied, were found to bring to the home all the charm and variety found in textured wood.

Some of the asbestos siding shingles give the effect of old, heavy-butted, hand split shakes. These are known as Shake-Textured shingles and are tapered to a thickness of approximately 5/16" at the base. Other styles are uniform in thickness (approximately 3/16") and closely resemble sawed wood shingles in texture. They are the Cedargrain style.

A choice between shingles with straight, staggered or wavy lines affords the opportunity to obtain distinctive, interesting shadow effects. Although made in large pieces to facilitate economical application, these shingles appear to be individual shingles laid in random widths.



1.

2.

3.

4.

When applied on a new home, asbestos siding shingles are installed as easily as ordinary siding materials. Even re-siding over old shingles or clapboards presents no problem.

The illustrations above show the effects available in J-M Asbestos Siding Materials.

1. Cedargrain texture; wavy shadow lines.
2. Cedargrain texture; staggered lines.
3. New design with Shake texture and straight edge; tapered butts. Also available with staggered lines as shown on opposite page.
4. Asbestos Clapboards.



## J-M ASBESTOS SIDING IS EASILY APPLIED ON NEW HOUSES OR OLD

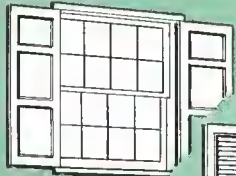
Widely used on new houses, both the asbestos shingles and the asbestos clapboards can also be applied over old siding, and at a cost but little higher than a good two-coat paint job. In color, the shingles are oyster white, blended gray, mottled gray, and special mottled gray; the clapboards are white. Dirt, dust and ordinary stains can be easily removed with J-M Asbestos Siding Shingle Cleaner.

The many advantages of asbestos siding have proved a blessing to many landlords, for these materials not only improve the rentability of property, but have actually brought increased returns in the form of better rental prices, while reducing the budget ordinarily put aside for maintenance.

In connection with this subject, you may find that some of the suggestions pictured in the drawings on this page will enable you to add some element now missing from the appearance of your home. When you build or remodel, your architect will be of inestimable aid in advising you.

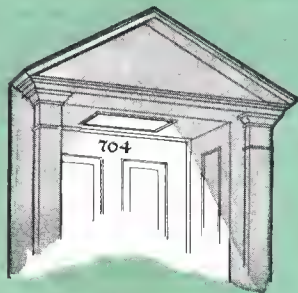
When selecting a trim color it is advisable to use a tone which will bring out the full beauty of the siding shingles or clapboards. A particularly pleasing choice is a warm gray of a tone slightly darker than that of the siding.

Window boxes add charm and color to any home.

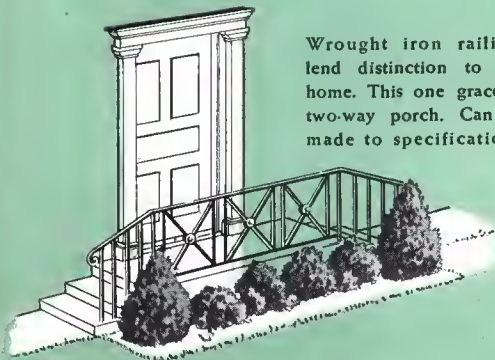


Above: Shutters may be paneled (illustrated) or of the slat or batten types.

Below: Shutters add to apparent width of doorways.



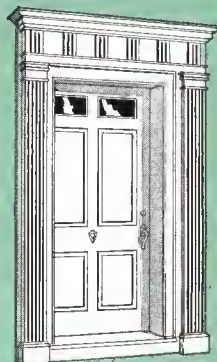
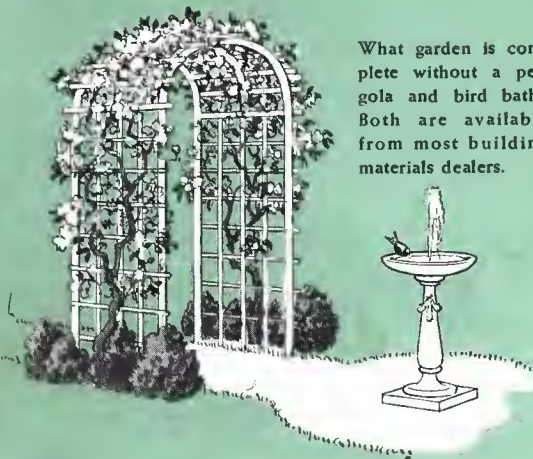
Recessed entrance light can be wired to turn on automatically as guests step on mat before door. Another suggestion: place illuminated number over doorway.



Wrought iron railings lend distinction to the home. This one graces a two-way porch. Can be made to specifications.



What garden is complete without a pergola and bird bath? Both are available from most building materials dealers.



The doorway is one of the few places on a Colonial exterior where decoration can be used. Here are two beautiful doorways—one simple, the other elaborate.



Seymour  
Hyder





Just a simple re-siding job will transform an unsightly, weatherworn exterior into one that is fresh and new. And when asbestos shingles or asbestos clapboards are used, additional benefits of economy and fire protection are obtained.





## *The Story of* ROCK WOOL HOME INSULATION

### AND HOW IT HAS CREATED NEW STANDARDS OF HOME COMFORT

● In recent years you have probably heard a great deal about the subject of insulation, for hardly anything having to do with home building or modernization has attracted wider interest. Most people, however, have only a vague idea of what insulation is or what it will do. When we speak of home insulation just what do we mean? Simply this—a material that will retard the flow of heat through walls and roof to the outdoors in winter and that will help prevent the penetration of heat in summer.

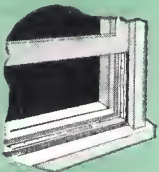
Seeking the material that would best supply this vital need, research engineers developed rock wool. As its name implies, it looks like wool yet it is made of rock. It is a soft, fluffy, clean substance that is light in weight, and that won't burn, rot or decompose.

For these reasons, coupled with its excellent insulating qualities, rock wool is ideal for use in the outer walls and attic spaces of homes. It keeps rooms up to 15° cooler in hottest summer weather, and warmer in winter, while saving up to 30% on fuel bills!

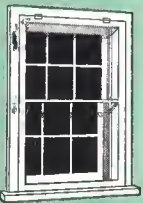
The best way to picture to you its effectiveness is to tell you that, by actual test, a full stud thickness of rock wool will resist the passage of heat as effectively as 11 feet of solid stone! The reason is that a handful of this material contains literally millions of tiny, trapped air cells through which heat cannot readily pass.

### J-M SUPER-FELT, THE MODERN INSULATION FOR NEW HOUSES

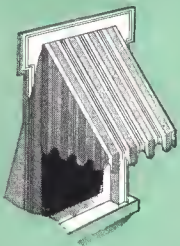
New houses, of course, should be insulated during construction, when the spaces to be insulated are most readily accessible. Families who are thinking of building today are particularly fortunate, for they may take advantage of Super-Felt, the latest develop-



Weatherstrip all windows and doors



Install storm windows and doors in the winter



Shade windows with awnings in summer

Above are shown three simple aids to adequate insulation. These will help make your home more comfortable winter and summer.



ment in a constantly improving line of Johns-Manville Rock Wool products. And, today, thanks to constant research and development, and despite its superior qualities, Super-Felt actually costs 30% less than the best form of rock wool of equal thickness available as recently as 1934!

Super-Felt is a newly perfected felted form of rock wool. It is manufactured in such a way that correct installation is assured, with the same high insulating qualities as when it left the factory. Made to withstand rough handling, it won't break down, even under conditions far more severe than those encountered in actual application. Super-Felt won't settle and can't be "stretched". Its waterproof backing protects against moisture from fresh plaster. Result—you get uniform insulating efficiency and maximum comfort. Best of all it eventually pays for itself in fuel savings.

For insulating houses that are already built, a scientific method has been perfected whereby the rock wool in nodulated form is "blown" through a hose into the hollow outer walls until they are tightly packed. The space under the attic floor is "blown" in the same manner. This operation is not expensive, and more than 200,000 home owners are today enjoying its comfort.

The results of either the "blown" or the batt type of insulation are amazing. In winter the house becomes warmer and easier to heat uniformly. And in summer, rooms are made cooler and more comfortable, even on the hottest days.



An exclusive new method of manufacture gives remarkable elasticity to fibers in the new Super-Felt batt. Even right angle bending will not pull them apart or break them.



Super-Felt Batts fit snugly between joists and studs. Vapor-seal paper backing protects against moisture from fresh plaster, and aids in quick, economical handling.



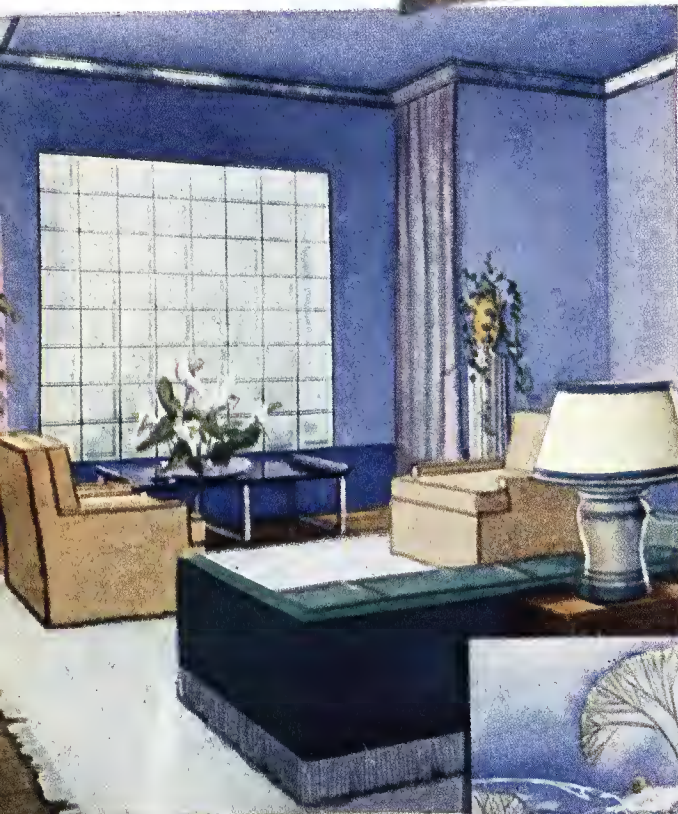
The illustration above shows how Super-Felt batts are installed between joists in attics. Note the snug fit, and the ease with which the batts slip into place. No need for the contractor to "coddle" the batt to prevent damage to the fibres. Rough and tough, Super-Felt Batts cuts down installation costs, besides eliminating "thin spots", heat-leaking voids and "patched" areas.

At right:- Contractor "blowing" rock wool fibres into exterior wall of shingled house. Scientifically developed methods of installation assure a full stud thickness of rock wool at all points. Siding units are skilfully replaced when work is done.





# Color



● There is no mystery or "Merlin Magic" in the use of color, yet it can work miracles and do seemingly impossible things when properly applied. Color can make a room seem larger or smaller, higher or lower, wider or narrower, quiet or gay. An ordinary room can be given character with color. It's all in knowing how—and here's how.

Let Nature be your guide. Her flawless color schemes will create year-round beauty and contentment in the home. In the group at the left, see how Autumn's color scheme forms the basis for this charming, unaffected room. Fleecy white clouds are interpreted in the ceiling while the rust and green of the hooked rug complement the rich brown earth tones of the floor. The mellow pine paneling and honey colored maple of the furniture are a perfect foil for the vibrant tones of Autumn's variegated foliage suggested in the wall, drapery and upholstery colors. What more perfect combination than Nature's own rich blends for an Early American living room!

Winter, reversing color values, offers a stately color scheme appealing to those who prefer Modern. The austere beauty of a Winter day is exemplified in this modern living room in which walls are the frosty blue of a wintry sky with icy glass brick window, and sparkling mirror and chromium moulding. And Nature's own blanket of sparkling snow is found in the untraditional white rug, all of which form the perfect setting for the rich green of the spruce, and the tan and brown of leafless trees depicted in the furniture and upholstery. Distinctly different is this handling of color.

Summer's color scheme, as shown at the upper right, is refreshing and restful for any room. She proffers the soft green of her foliage for these panelled walls; her cheerful profusion of multi-colored blooms allows a wide choice for wall paper and accessory selection; her rich productive soil is duplicated in the furniture and floor colors; the deep blue of a placid summer lake is reflected in the rug tone, while sunshine itself enters this charming room in the draperies.

Of course, there are other methods of selecting your color schemes. You may have a cherished picture or a favorite piece of chintz. Don't worry about fitting it into your room. Just build your room around it. It is so simple to do, you will enjoy the work, and be charmed with the results. Here we have used the light blue background of a floral chintz for the walls of an attractive bedroom, accenting them with mouldings, wainscoting and trim of deep peach color found in the floral pattern of the material. The shallow alcove behind the beds is covered with the chintz; and again it is combined with plain, dark peach chintz for the bedspreads. Floor and furniture colors are found in the



# LIFTED FROM NATURE'S PALETTE TO BRING BEAUTY TO THE HOME

deeper tones of the foliage; and the flower shadings in the rug and mirrored drapery. The accessories incorporate the various colors and tones of the design. So, with little time and effort, you, too, may similarly plan a cheerful, colorful room, inspired by some keepsake or heirloom.

The color of each room should harmonize with the adjoining rooms. In practically every home, the hall color is a blending tone between rooms. The absence of strong color in the hall is, in many cases, advisable, for usually the hall color continues to the second floor and so must serve to blend the rooms that branch from it.

The color in the living room will of necessity be the most important with which you are concerned. Let us say the room is on the south side of the house. What could be more charming than walls of Georgian green—that soft, cheerful, blue-green—the perfect accent for flesh tones, for blond or brunette, a suitable background for the visitors to the house. This color acts as a successful foil for walnut or mahogany, oriental rugs, rich tones of upholstery, the golden sheen of damask draperies.

The dining room must be cheery in tone, more gay and vivacious, perhaps, than any other room in the house, for in such a room food will taste better and digestion will profit.

Look toward period rooms for inspiration for your color schemes. They have brought us, through the centuries, exquisite colors which symbolize the time in which they were created. The delicate tones of blues and gold-creams symbolize the richness and sophistication of the Louis' of France. In an early American house the settings would be the opposite, for heavier tones of colors were used, such as brick red, earthy tones, mulberry, indigo blues and mustard yellows. Try them! The effect is amazingly beautiful.

Manufacturers today reproduce these colors exactly in draperies, upholstery and rugs. Why not color your walls to harmonize with them? Throughout the country, people have admired the colors of Williamsburg, and museums have shown the true colorings of Colonial times.

Bedrooms call for a different type of color scheme. Soft pastel colors,—soft peach, pink, blues and greens are the favorites. Smart decorators today are utilizing the wall against which the head of the bed is placed, giving it a different color from any of the other three walls in the room.

Yes, color comes to the home,—gay, fresh and brilliant. It inspires those who have it. And now it is easy for those who have wanted it, but who have never dared!



As an artist, with dripping brush, puts Nature's glorious tones on paper, so do these rooms re-create the seasons within doors. Autumn, winter, summer . . . how suitable they are as the color key for our rooms! At the lower right—a suggestion for decoration using a pleasing chintz as the inspiration.

*27*

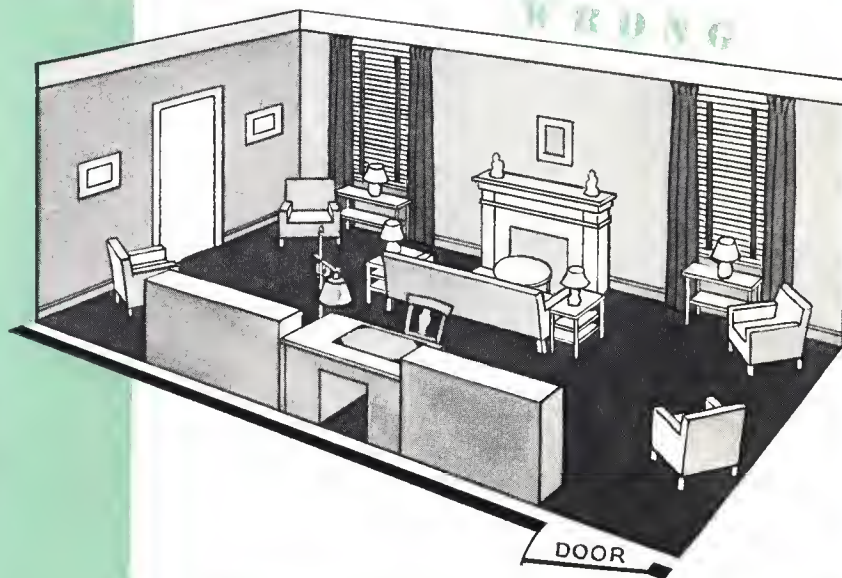


Furniture arranged helter-skelter gives feeling of uneasiness. Fireplace group "turns its back" on rest of room. Tables and lamps under windows clutter up an otherwise charming effect. Fireplace wall lacks interest. Chair and bookcases at right partially block entrance.



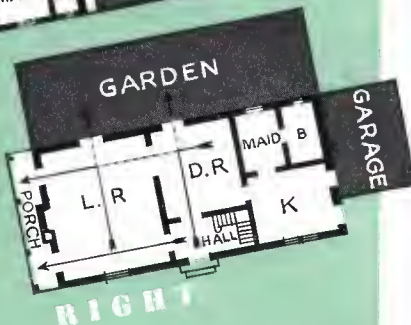
#### DOORS IN CORNERS MEAN MORE SPACE

Wrong: Doors hung in center of walls cut down usefulness of floor space; also hamper furniture placing. Right: Hung in corners, doors take up minimum amount of wall and floor space.



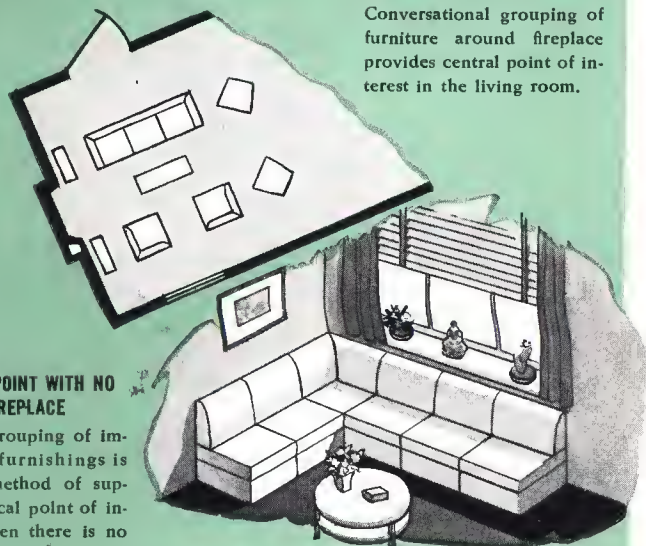
#### VISTA PLANNING

Wrong: No vistas from hall or dining room. Bad view into working part of kitchen from dining room. Garage cuts off useful light. Garden not visible from indoors. Right: Inviting views or vistas from living room, dining room and hall. Garage now accessible from house.



#### FIREPLACE AS FOCAL POINT

Conversational grouping of furniture around fireplace provides central point of interest in the living room.



#### FOCAL POINT WITH NO FIREPLACE

Corner grouping of important furnishings is logical method of supplying focal point of interest when there is no fireplace.

## SUGGESTIONS FOR PRACTICAL ROOM

● "Rooms are made to be lived in" may seem like a trite phrase, but it is one, nevertheless, which cannot be over-emphasized. Through intelligent planning and arrangement, every room in the home can be made inviting, while thoughtless planning will result in a room lacking in character—one which holds little attraction for the family or the guest.

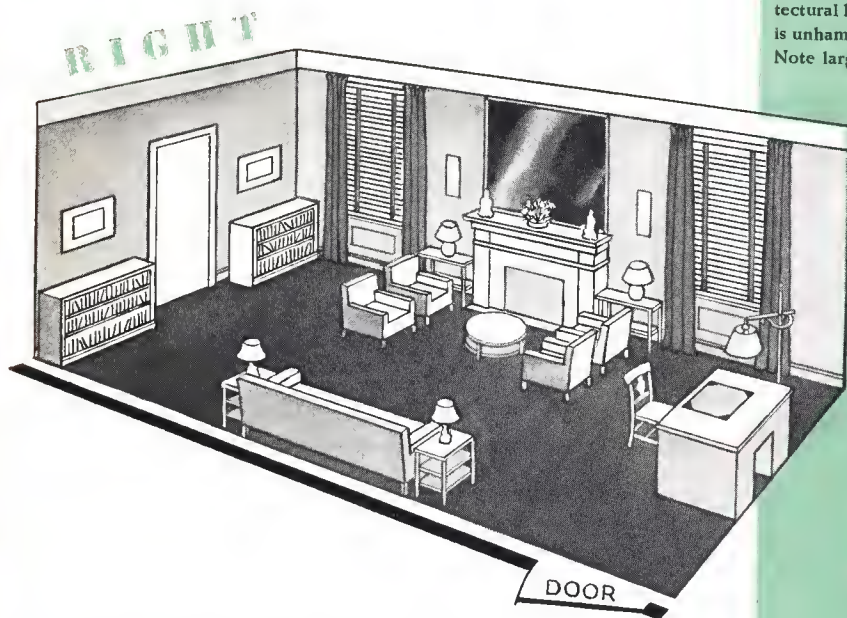
The specialized uses of the kitchen and bathroom demand special consideration. These rooms are therefore treated elsewhere in this book. For the living room, dining room and bedroom the following suggestions will be found helpful whether you are building a new home or seeking to improve your present home.

**THE LIVING ROOM:**—This is the "leisure" room. It should be restful, cozy, and conducive to conversation. Furniture should be arranged so that 6 or 8 people can be seated as a group as easily as two people. To achieve this result, furniture groupings should be made so that additional chairs can be drawn into the circle with little or no difficulty. The fireplace is the logical focal point in most living rooms. Lacking a fireplace, a center of interest can be created around a window, a corner, or even by grouping pieces along a wall. Avoid arranging furniture so that a passageway is the result. Keep the floor area as open as possible for free circulation at all times.

The modern trend to small homes has put a premium on space; hence many home owners combine living room and dining room by placing the dining equipment at one



Arranged with exactly the same pieces as the "wrong" view! Furniture correctly follows architectural lines of room. Circulation through room is unhampered. Fireplace grouping is now correct. Note large mirror or picture above mantel.



**BAD PLANNING OF BEDROOM**  
Draft across beds. Too many doors, badly placed, result in little useful floor space. Closets too deep. Bathroom window over tub cannot be reached conveniently.



**GOOD BEDROOM PLANNING**  
Beds protected from drafts. Doors in corners, and swinging out of room, give largest usable floor area. Bathroom accessible from all rooms. Note dressing room; also wide, shallow closet with double doors.

## ARRANGEMENT AND FLOOR PLANNING

end or in an alcove. When entertaining, it is highly desirable to throw both rooms together, rather than divide the party into groups.

**THE DINING ROOM:**—The arrangement of dining table and chairs tends to create a formal atmosphere. To offset this formal tendency, corner cupboards, with sparkling glassware and tastefully displayed china, will lend a softening note to the entire room. A bay window, or a French door leading to a terrace will add interest, and at the same time permit maximum utilization of natural light. In summer, dining on the terrace can be a welcome diversion.

Dining rooms should be designed in scale to the furniture. The controlling factor is usually the size of the table, both open and closed. Ample space should be left between the table and the walls to permit easy passage for serving. 12' x 12' is considered the minimum practical size for a dining room for the small family. Placing the door between kitchen and dining room in a corner will tend to isolate each room from the other.

**THE BEDROOM:**—Bedroom furniture presents problems in planning which must be carefully considered. The ideal arrangement creates an unbroken area which can be used as a sitting room. Doors and windows should be placed so that beds, vanity, dressers, chairs and tables will utilize the wall space efficiently. Small-scale furniture should be used, and the focal point should be under a window or in a corner. Cross ventilation is mandatory, but must not interfere with the comfort of the sleeper.

This is a socially handicapped arrangement. Living room separated from dining room divides group, makes serving of refreshments or buffet supper difficult.



Living room and dining room can be thrown together. Group never becomes divided. Wide doorway to dining room minimizes separation, makes serving easy.





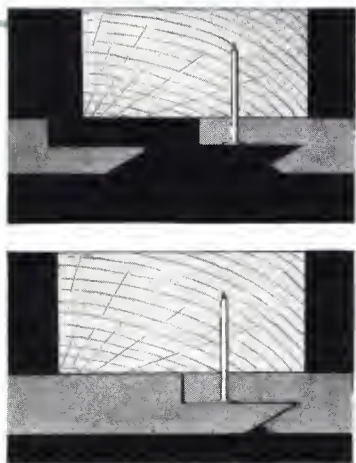
Studio type of room with Beaded Bevel Plank in variegated colors and random widths.

## DECORATIVE INTERIORS *with the new* *J-M Insulating Board Panels and Planks*

● In recent years a lovely new note in interior decoration has been struck by the development and introduction of large boards of felted wood fibres for use both in building and remodeling. The newest of these materials is Johns-Manville Insulating Board.

Recognizing the values and virtues of an all-wood product, Johns-Manville engineers selected pine fibres as the basic material with which to manufacture this improved Insulating Board. To insure a constant supply of quality fibres, a tract of pine forest was purchased and a new factory was built at a cost of over a million dollars at Jarratt, Va.—literally in the heart of the forest itself. Here the long, tough fibres from pine trees, cut especially for the purpose, are processed into a homogeneous board—a structural building material that improves on Mother Nature herself.

In addition to its many pre-fabricated, pre-designed and pre-finished panels and planks, J-M Insulating Board offers an exclusive advantage in that no ugly nail heads need mar the beauty of your walls and ceil-



### HOW J-M LIGHTNING JOINT CONCEALS NAILHEADS

By an ingenious Lightning Joint Method of locking the Insulating Board Units into place, nail heads are completely concealed. The upper view shows how nails are driven through the tongue into the framing or furring. The lower view shows how the adjacent panel fits snugly into the groove and is held in place without further nailing.



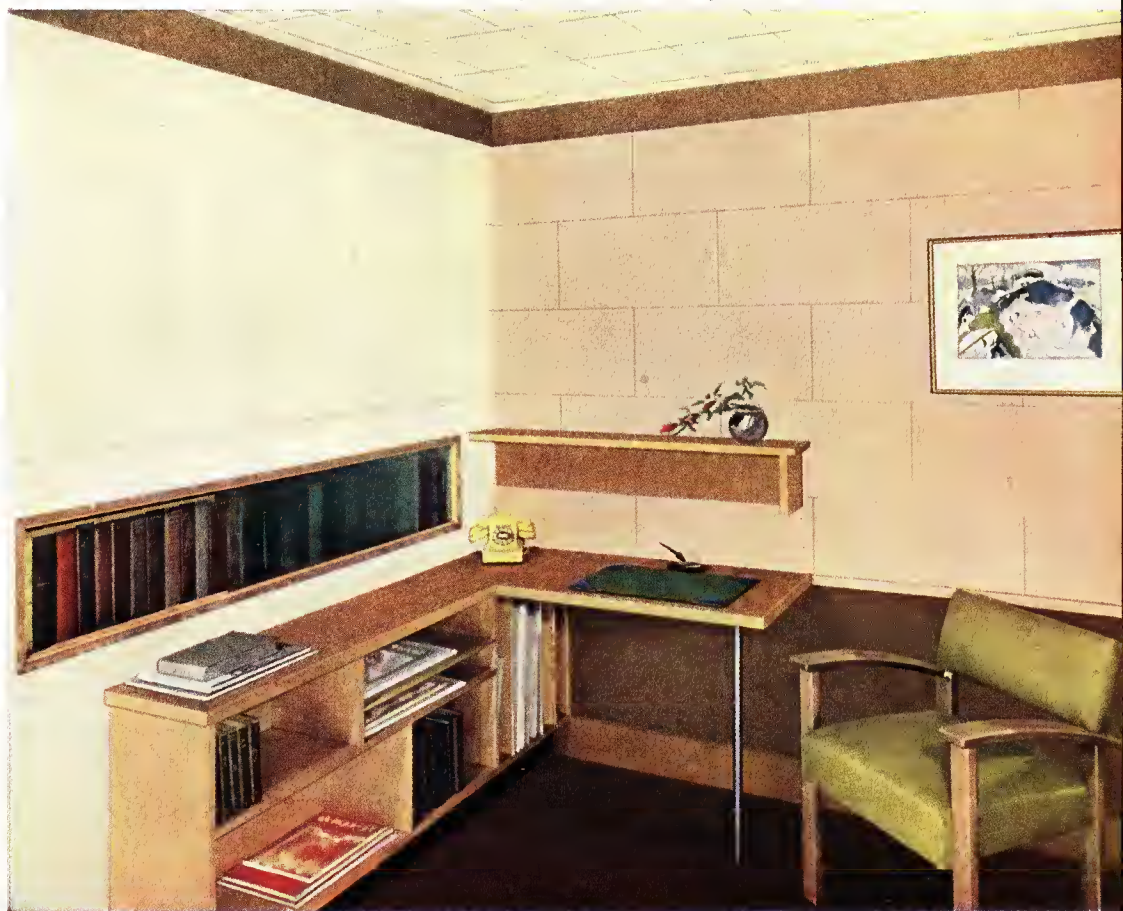
ings. This is made possible by the famous J-M Lightning Joint which completely conceals the nails used during application. The Lightning Joint is illustrated and described on the preceding page. All forms of Johns-Manville Insulating Board described in this book, whether Bevel Panels, Multiple Bevel Panels, Bevel Plank or Decorative Ceiling Panels, have this outstanding advantage.

A glance at the beautiful rooms illustrated on these pages will suggest the limitless possibilities for decorative use which these panels and planks possess. Made in large units for easy and quick application, pre-decorated in a variety of pastel colors—Ivory, White, Rose Tan and Graytone—they give you the practical answer to many interior finishes. And the fact that they are easy to handle and apply, yet strong and rigid as a structural building board should be, adapts them equally well for re-decorating over old surfaces, for the building of extra rooms in existing attics or basements or for finishing off walls and ceilings throughout a new building.

The Glazecoat finish of J-M Insulating Board provides a smooth, durable, dirt-repelling surface with excellent light reflecting values. Colors are applied during manufacture, and the scoring and beveling which is done at the factory offers you many interesting patterns and designs when the large units are applied to walls and ceilings. No further decoration is needed, but if painting is desired at some future date, the Glazecoat surface serves as an excellent base. No sizing is required.

Refinishing old plaster walls and ceilings with J-M Insulating Board Panels or Planks is not only an inexpensive job, but it is quick and clean. And it is not even necessary for the furniture to be moved out of the room. The units are simply applied to fur-

Corner of study decorated with Ivory Bevel Panels and Hard Board dado.



These reproductions of J-M Bevel Panels illustrate the four colors in which J-M Insulating Board units are available. Reading from the top they are White, Ivory, Rose Tan and Graytone—all with the new, smooth, durable Glazecoat surface.





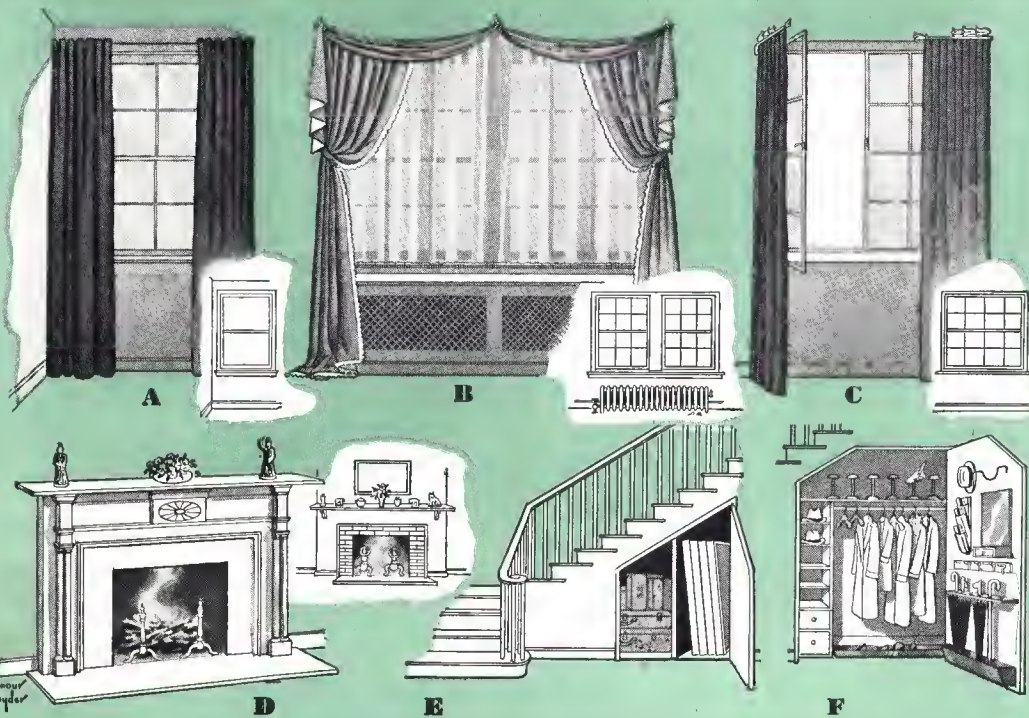
A modern bedroom harmoniously decorated with walls of large sheets of J-M Insulating Board, scored into horizontal panels. The ceiling is of Bevel Panels. The ivory color of the Insulating Board draws the browns and greens together into a very pleasing decorative color combination.

ring strips right over the old surfaces. Perhaps the most important of all is the fact that there is no long period of inconvenience while the work is being done.

In new houses, many builders use decorative panels and planks of J-M Insulating Board instead of plaster for their finished interior walls. Because of its excellent insulating value they obtain a generous measure of protection against heat and cold, with the advantage of having complete "dry wall" construction. This not only hastens the time of completion, but may produce a substantial saving in labor cost.

Further uses of Johns-Manville Decorative Insulating Board products are described on pages 34-37, in connection with the chapters on attics and basements.

#### INDOOR IMPROVEMENTS FOR BEAUTY AND UTILITY



#### Solving 3 Window Problems

A. For corner window. Use 6-glass sashes. Hang one drape from corner to first mullion. Hang other to cover frame only.

B. For double window with radiator. Install radiator cover. Hang glass curtains, with drapes covering top of both windows. High tie-backs give sweeping lines.

C. Shallow window. Casements recommended. Hang drapes on swinging cranes.

D. Decorative mantel to replace plain mantel.

E. Small understairs closet.

F. Large understairs closet. Painted or papered. Affords storage space for great variety of useful articles



## UNSIGHTLY CEILINGS ARE NO LONGER A PROBLEM

● One of the most exasperating conditions which practically every home owner has had to face is the problem of cracked, discolored ceilings. Heretofore, there has been no satisfactory remedy, except plaster patching or a complete re-plastering job. But now, Johns-Manville Decorative Ceiling Panels in single or multiple units have made the solution to the problem simple and extremely economical. In addition, J-M Panels make possible a wide variety of lovely decorative treatments.

As shown on this page, these materials are applied on wood furring strips which are nailed through the old plaster to the ceiling joists. This furnishes a secure nailing base. A perfectly level ceiling is obtained by "shimming" the furring strips with small slivers of wood wherever irregularities occur in the old ceiling.

With their pleasing color and smooth Glazecoat surface (see preceding pages), J-M Panels require no additional finishing. The advantages of this method are apparent. Since a 9 x 12 room can usually be done in one day, there is no prolonged confusion, and the room is ready for use the same night.



Quickly applied over furring strips which are firmly nailed to the ceiling joists, the large units of Multiple Bevel Panels provide a most practical solution to the problem of cracked, falling plaster.

In the color illustration shown below, the combination of plain and patterned Bevel Panel units on the ceiling harmonizes delightfully with the random width ivory Bevel Plank used on the walls.







## *The Attic . . .* AND HOW TO

● Even though the need for more space within the home in recent years has made many home owners conscious of the potential values of the attic and basement, fully 30% of the space in most houses goes to waste because these possibilities are overlooked. These two pages are devoted to the subject of attics—their possibilities of use, and how to finish them off. Basements are similarly described on the following pages.

With little or no additional preparation, the average attic stands ready to be made into a useful room. Large sheets of Insulating Board (see pages 30-31) can be applied right to the rafters. For the floor, all that is needed is to cover the beams with a sub-floor, over which is applied a finished floor of wood, linoleum or Hard Board. If there is no existing stairway, one can be provided by either of the methods described on these pages.

### SUGGESTION FOR BUILDING AN ATTIC STAIRWAY

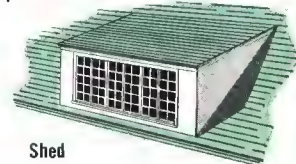
One of the cleverest ways of obtaining the necessary space for a permanent stairway to an existing attic is to convert a second-floor closet into the stairway. The illustration shows how it can be done. The photograph is of a finished attic room, with chimney or closets in the center. The white lines indicate where a partition might be erected to divide the attic into two sections. The black lines show the stairs going down through the closet, and guarded by balusters at the top. If additional headroom is necessary over the stairs, build a dormer in one of the three styles illustrated at the right. The hip and gable types will usually be found satisfactory, but for lengths over 8 feet, the shed type must be used. A dormer also provides additional natural light.



Hip



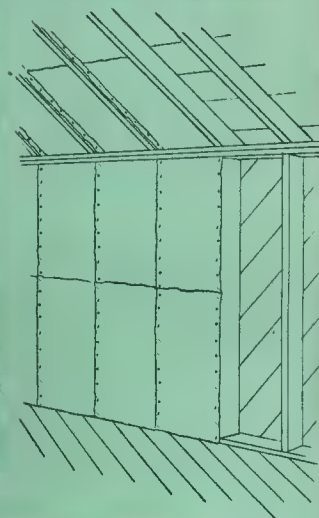
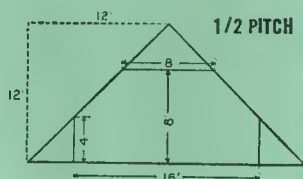
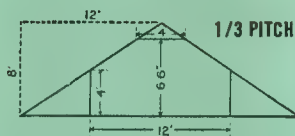
Gable



Shed



ROCK WOOL INSULATION  
BETWEEN FRAMING HELPS  
MAKE ATTICS COMFORTABLE



### CAN YOU HAVE A ROOM IN YOUR ATTIC?

Triangles show the two common types of attic—the one-third pitch attic, and the half-pitch, as they would be in a home 24 feet wide between eaves. Dimensions give maximum size of room which each will accommodate. Minimum height for headroom is 6' 6"; eight feet is ample. Four feet is minimum height for the walls. By finding the points at which a four-foot wall would come, you know at once how wide your room can be. The length, of course, is optional. Lest you feel that the room is cramped, remember that you usually stand up in the center area of any room, and that, when seated, the average person requires little more than 4 feet of ceiling height.

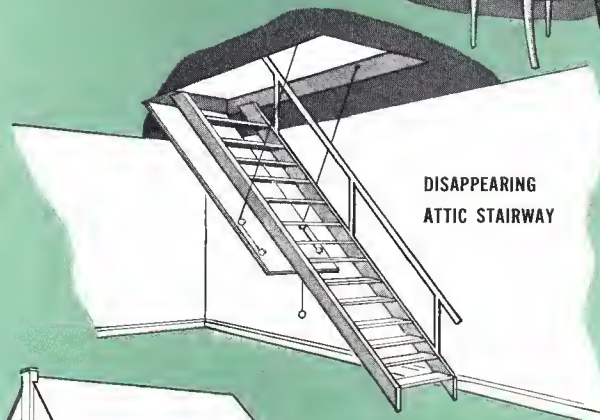
## MAKE BETTER USE OF IT

If you have a large attic, you may be able to convert it into a sizeable apartment or suite of rooms. The photograph at the upper left shows how very attractive and practical such an arrangement can be. Here the living room and dining room facilities have been combined, with ample light provided by windows in a shed-type dormer at the right. Large sheets of J-M Insulating Board cover the rafters and finish the ceiling, while Beaded Bevel Plank in the variegated colors forms the wall treatment. Small rooms, such as the one shown at the top of this page are adaptable to the average size of attic, and can be devoted to a variety of uses, ranging from a quiet reading den to a play room for children.

The young lady's room sketched at the right, is an adorable spot for leisurely primping. The center of interest is a dressing table or knee hole desk from the top of which one lifts a hinged mirror. Draw-curtains in front lend charm. The doors at either side, with their floral stencil designs and their diamond paneling made of wood moulding, open into convenient closets. Across the top of the alcove is a valance of cloth, plywood or Hard Board.

Comfort in this room must not be overlooked, so we suggest a "blanket" of Rock Wool Home Insulation (see pages 24-25) over and around the whole room, with, of course, such radiators as are necessary. This insulation serves the same purpose as the insulation ordinarily used across the attic floor to keep the lower floor rooms comfortable.

Be sure to install enough lights and outlets. If you want daylight also, you may have to add a dormer or two. Very often this addition improves the exterior appearance of the home as well (see lower right).





# The Basement...

## WITH OR WITHOUT A PAST



● Finishing off a room in the basement when you build is no more difficult than finishing one of the upstairs rooms, and your choice of effects is practically unlimited. Finishing off a basement in an existing home, however, means that you may have to correct some of the conditions inherited from the days when cellars weren't made to be lived in. But this is not difficult, as you will see from the following description.

**Furnaces, laundry tubs, coal bins, storage closets**—Your plans will undoubtedly make provision for hiding these things from view by the walls of your new room.

**"Lally" columns**—Can be painted the same color as the wall, or in contrasting colors for emphasis. Can also be used as an axis for a round table or seat.

**Windows**—Can be beautified in many original ways. (See suggestion at right.)

**Steam or hot water heating pipes**—If too low, they can probably be raised. If heat is desired for the new room, remove a few sections of the pipe covering. Paint the pipe and the pipe covering to match ceiling color.

**Warm air heating ducts**—If ducts are round, they should be replaced with shallow rectangular ducts, fastened to the ceiling. Can be painted to match ceiling color or boxed in. If latter course is chosen, install registers or grilles at intervals to supply heat to the room.

**Soil pipes**—Can generally be run to a less conspicuous place, hidden altogether by a partition, or boxed in.



### OLD CELLAR CONVERTED INTO ATTRACTIVE DEN!

With modern building materials, it is but a short step from an unsightly cellar to a practical, livable room. In the transformation shown in these pictures, the dado and fireplace are of Hard Board, a J-M wood fibre product; the walls and ceiling are of J-M Insulating Board Bevel Panels.



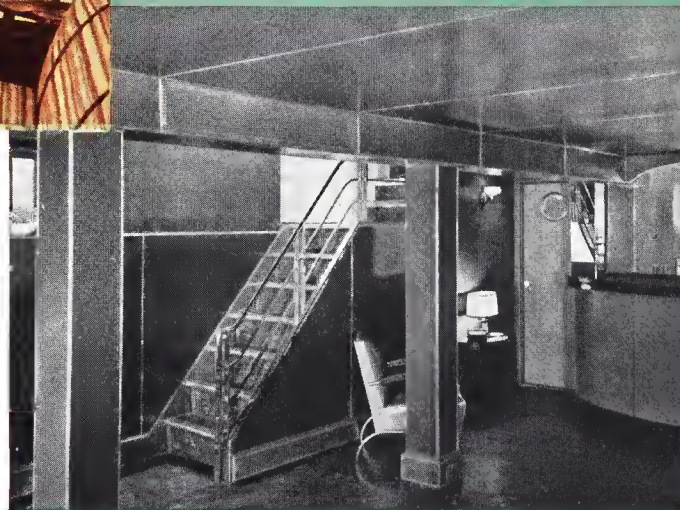


Left: Light and cheerful with its ceiling of variegated Bevel Panels and its walls of ivory Bevel Panels, this basement room is one which anybody would be proud to own.

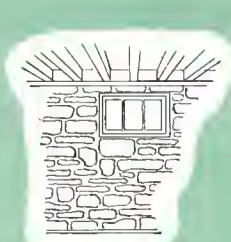
**Hot and cold water pipes**—Small in size, they are unobtrusive and need not be moved. If hung too low, raise them close to ceiling with malleable iron hangers. To prevent “sweating” of pipes in damp weather, cover them with hair felt insulation.

To finish off the ceiling with small units (Bevel Panels) the contractor first applies 1" x 2" furring strips to the joists. If you wish large sheets, he may be able to nail them direct to the joists, provided that the bottoms of the joists form a level surface. Walls within the main cellar area are constructed with 2" x 4" studs resting on 2" x 4" sills. If necessary for the strengthening of the finished surface, furring may be applied. This method is also used to cover foundation walls.

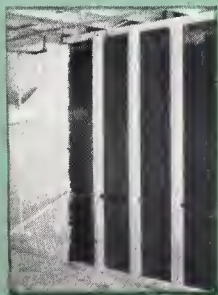
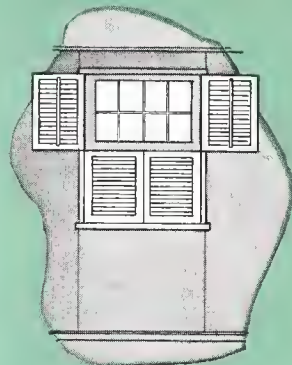
For a decorative floor, you may select paint, if moisture is not present, or J-M Asphalt Floor Tile. Unfinished concrete floors will often “dust” unless treated with a special compound available from your building material dealer.



Modern in every sense of the word is this basement room, with its lustrous walls and ceilings of J-M Asbestos Flexboard. See next page. Note how the lally columns have been boxed in, and how the use of metal mouldings heightens the decorative effect.

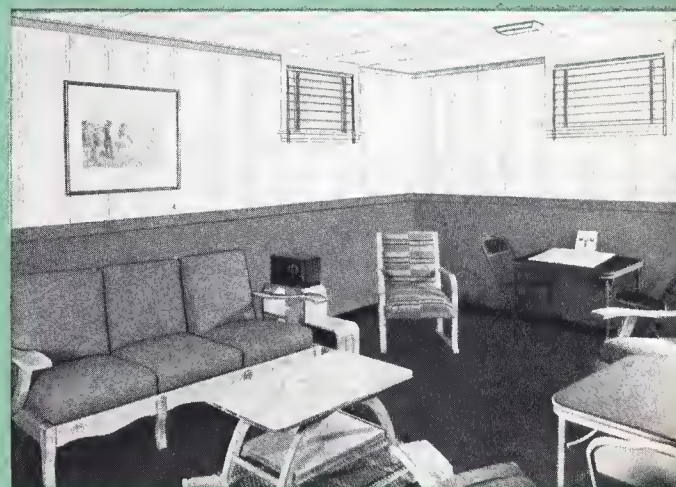


To make small cellar windows appear larger, replace old swinging window with mullioned glass. Install window frame, with half-blinds



### HOW CELLAR WALLS ARE COVERED

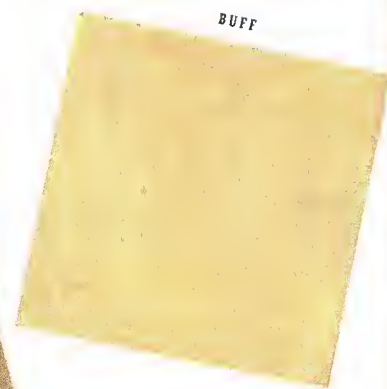
This photograph shows how studding is erected on 16" centers to receive 4' wide wall boards. Framework is of 2" x 4" or 2" x 2" lumber. Note how studs have been notched to go around the return steam line. No furring is necessary unless small units of wall board are used.



Here is a type of room which can be built in almost any basement—a recreation room which combines a wainscoting of wear-resistant Hard Board with upper walls of Beaded Bevel Plank in random widths. The ceiling is of Bevel Panels.



Large color illustration: Kitchen walls covered with Decorative Asbestos Flexboard in Buff and Green. Small color illustration: Bathroom walls covered with sheets of Ivory Asbestos Wainscoting.

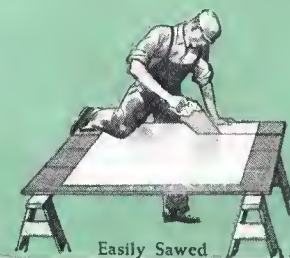


## NEW COLORFUL

● Kitchen and bathroom walls are subjected to special conditions of heat and moisture that require finishes which are sanitary, easy to clean, and free from upkeep. To meet these requirements at low cost, building materials manufacturers have recently developed new materials designed for simple, easy application. Two of these materials are Asbestos Wainscoting and Asbestos Flexboard, described on these pages. Made in large sheets or panels, they can be installed with ease in a new home during construction or over the existing walls of your present home. Their attractive color and distinctive surface characteristics offer a wide choice to suit the individual tastes and architectural requirements of the room.



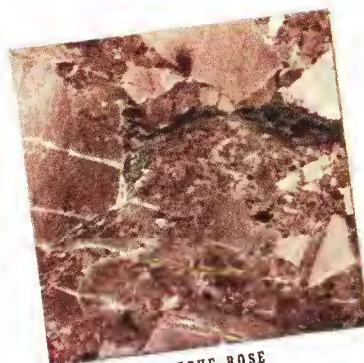
Large  
Sheets



Easily Sawn



VERDE ANTIQUE



BRECHE ROSE

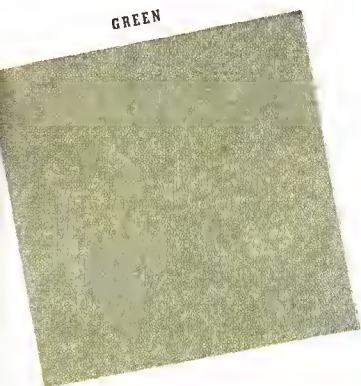


JAUNE FLEURI

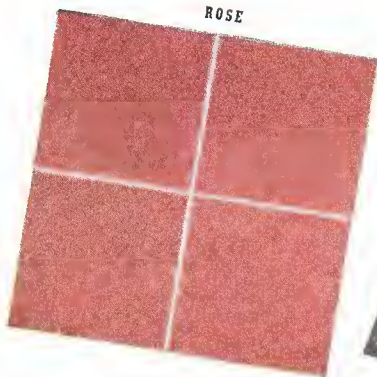
These four beautiful designs are the colors of Marbleized Asbestos Wainscoting. For general effect see pages 42 and 43.



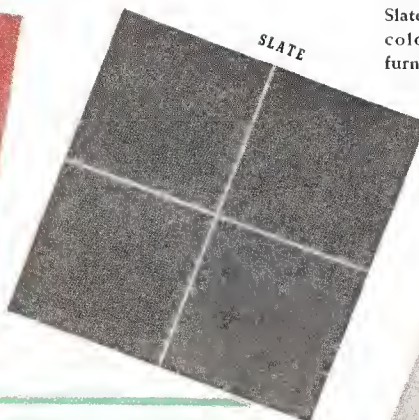
GREEN



ROSE



SLATE



These five colors—Buff, Green, Rose, Slate and Light Gray, represent the colors of Asbestos Flexboard. All furnished with or without scoring.

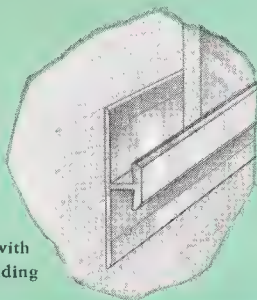
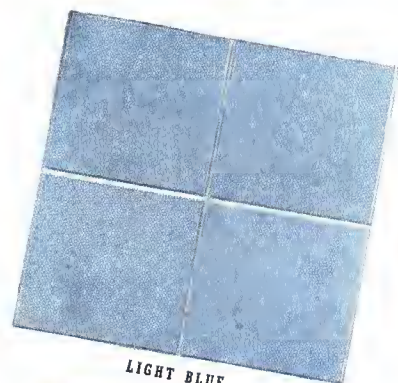
LIGHT GRAY



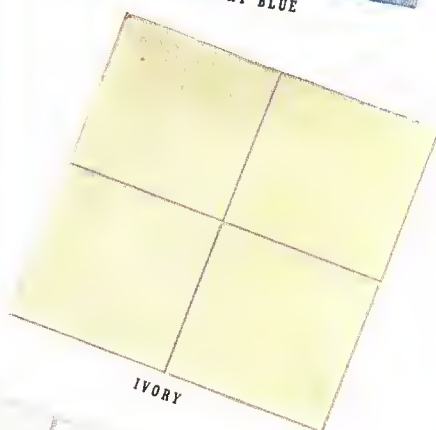
## MATERIALS FOR KITCHEN AND BATHROOM WALLS

**Decorative Asbestos Flexboard**—An integrally colored asbestos-cement sheet in plain design or scored into 4-inch squares. Lustrous polish. Can be sawed and nailed easily, and curved within reasonable limitations. Nothing to crack, chip or craze. Can be cleaned with a damp cloth. Lustre can be restored with a good household wax. Sizes: plain design, 48" x 96" x 1/8"; scored design, 48" x 48" x 1/8". Colors: Rose, Green, Gray, Buff, Slate.

**Asbestos Wainscoting**—A rigid, asbestos-cement sheet with a "baked-on" surface which will withstand steam and hot water. Will not spot or stain. Cleaned with a dry or damp cloth. Furnished plain and scored, 48" x 48" x 1/4"; also marbled, 32" x 48" x 1/4". See color illustrations.

Neatly  
NailedTrimmed with  
Metal Moulding

LIGHT BLUE



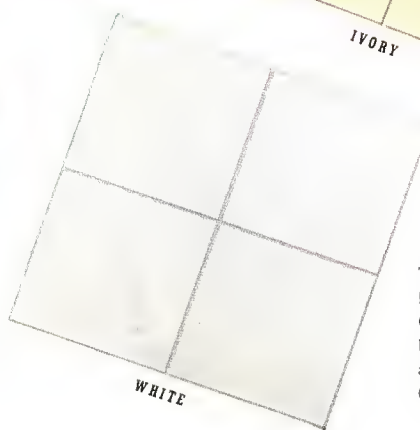
IVORY



BLACK &amp; GOLD



LIGHT GREEN



WHITE

These four colors—Light Blue, Ivory, White and Light Green are the colors of Asbestos Wainscoting. Also available without scoring (Color Panels).





## PLACING THE KITCHEN ON A BUSINESS BASIS

● The foremost considerations in kitchen planning are these: 1) the size must be right; 2) the service units must be placed most efficiently; 3) door openings must be kept to a minimum. Other important questions include the following: how many will there be to feed?; will laundering be done in the kitchen?; will it ever be used for canning? All these factors play a part in determining the size, shape and arrangement. They even influence plans for modernizing existing kitchens.

The three work centers of the kitchen are the range, refrigerator and sink. Secondary, but of great importance, are the storage facilities and the method of moving food and tableware into the dining room. It is generally wise to place the refrigerator near the counter or table upon which perishable foods will be prepared, with non-perishable and staple articles in cabinets nearby. Kitchen knives and other utensils should be in drawers or cupboards within easy reach.

One of the features of the modern kitchen is the extensive counter top extending on each side of the sink. This not only provides uncrowded space for washing dishes, but enables one to install a "line production" method from refrigerator, to sink, to stove, to table. A cabinet adjacent to the stove will

keep spoons, thermometers, saucepans and other accessories.

Kitchens fall roughly into three classes, as shown in the floor sketches on the opposite page. The "U"-shaped layout concentrates the three work centers closely around the housewife. The "L"-shaped kitchen is desirable where wall space is at a premium. A plan which places the work centers along facing walls is least convenient, since the worker is in the path of traffic. Such a plan can often be modified into an "L" or "U" shape which will be a great improvement.

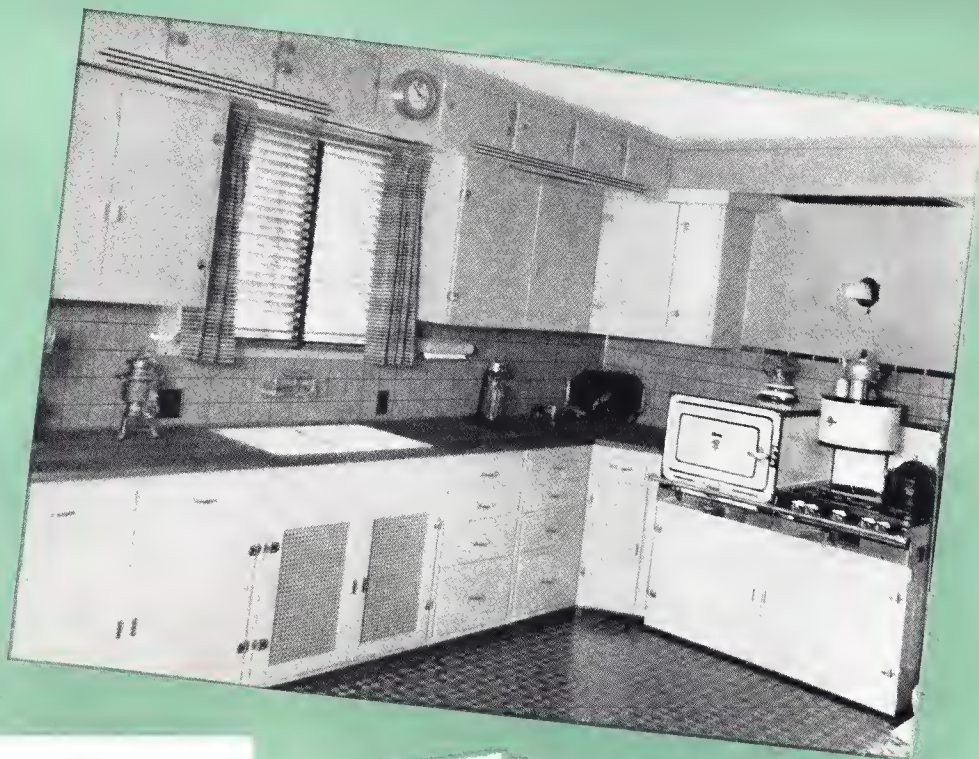
If your present kitchen is too large, it can be reduced in size by setting aside part of it for a dining alcove, desk center, pantry or lavatory. If it is too small, you may be able to steal a little space from an adjoining room.

Be sure to have plenty of light, and enough outlets for your electrical equipment. Outlets can now be purchased in "strips" so that you can plug in almost any place. Modern long bulbs can be placed under cabinets where they will illuminate otherwise dark areas. Floor materials should be easy to keep clean, and preferably patterned so as not to show footprints. Keep windows at least 13 inches away from corners, and you can put a wall cabinet in the space thus made available.



## DINETTE AND OFFICE CENTER COMBINATION

Upper view: Swinging leg supports cabinet door as it becomes table for work or dining. Additional support given by china cabinet shelf at right. Electric appliances plug in on lower shelf. Upper shelf for office supplies. Kitchen silver in cabinet at left. Linens in cabinet under china shelves. Lower view shows door closed.



Below: The "U"-shaped kitchen is the most convenient. Everything is within a step or two. "Line" preparation of foods is easily achieved.



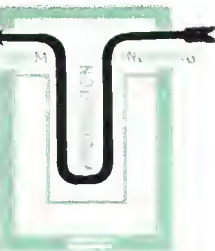
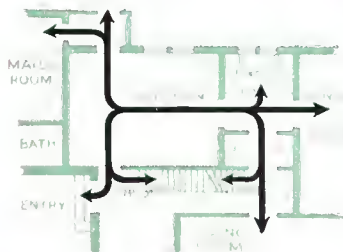
Above: The "L"-shaped kitchen is second in convenience. In large rooms it often permits a dining table to be included.



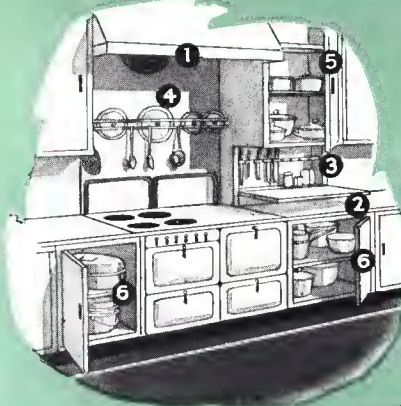
Left: A broken "U" is often necessary, but should be avoided if possible, as traffic interferes with efficient work.



Right: Try to arrange units so foods in preparation move in an unbroken line from refrigerator or pantry to dining room.



Left: Since the kitchen is the center of the home, it should be centrally located as far as possible.

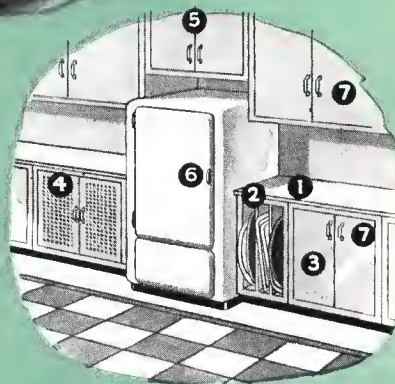


## THE RANGE CENTER

1. Ventilating fan and hood. Never place cupboards above stove. 2. Cutting table near stove. 3. Drop door conceals knives and seasoning in wall cabinet. 4. Rack for pot lids, ladles, etc. 5. Keep serving dishes near stove in upper cabinet. 6. Keep cooking utensils near stove in lower cabinets.

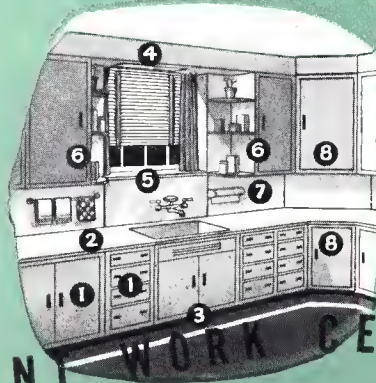
## THE REFRIGERATOR CENTER

1. Shelf for food entering or leaving refrigerator. 2. Handy tray rack. 3. Food receptacles in nearby cupboard. 4. Fruit and vegetable bin with grilled doors. 5. Cabinet for seldom used articles. 6. Order refrigerator with door opening on side nearest sink. 7. Place upper cabinet handles high.



## THE SINK CENTER

1. Space for utensils and pots. 2. Clear working space. 3. Base recessed for toe space. 4. Concealed soffit light. 5. Shallow, wide window permits sink to be placed under it. 6. Corner shelves for articles often used. 7. Paper towel roll saves linens. 8. 45° corner cupboards utilize space efficiently.





# WHERE AND HOW TO PLAN THE BATHROOM



The attractive bathroom walls in this color view illustrate J-M Verde Antique Asbestos Wainscoting on the lower wall, surmounted with Ivory Color Panels and a band of Verde Antique. The tub alcove is lined with Light Green Asbestos Wainscoting in tiled design.

● Once upon a time one bathroom was considered ample for a large household, but today there literally can't be too many bathrooms. For the small home, the absolute minimum is one bathroom upstairs and a lavatory downstairs. As the size of the house increases, or as additional entertainment demands are placed upon it, the number of bathrooms and lavatories should increase.

Your architect will naturally take your needs into consideration when he plans your new home. You will help him in this task if you do not ask to have the bathroom in a non-central location or in such a position that it is plainly visible from the bottom of the stairs. Convenience stipulates that it be centrally located, easily accessible from all rooms, unless you have a master bathroom with a second bath for general use. In the household tenanted by two or more business men, extra facilities will be greatly appreciated in the rush of the morning schedule.

A complete bathroom (tub, basin, seat) can be no smaller than five feet square, which is the minimum space into which standard fixtures can be squeezed. Second floor plumbing should be placed above first floor plumbing.

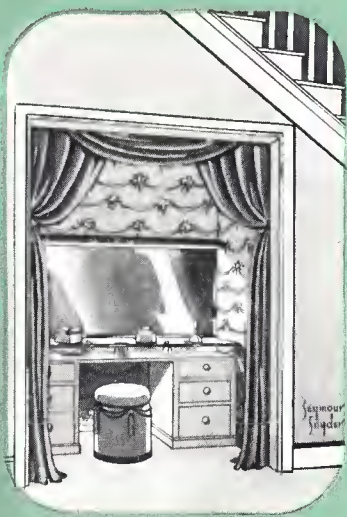
Shut-off valves on all hot or cold water service lines should be within easy reach. Size of fixtures should be known beforehand. Doors should be hung in such a manner as to conceal the seat from view from the hall.

When adding a bathroom or lavatory to an existing home, advantage can be taken of dressing rooms or closets, provided that suitable ventilation can be supplied. A bathroom in the attic should be placed over the second floor bathroom in order to make use of existing plumbing.

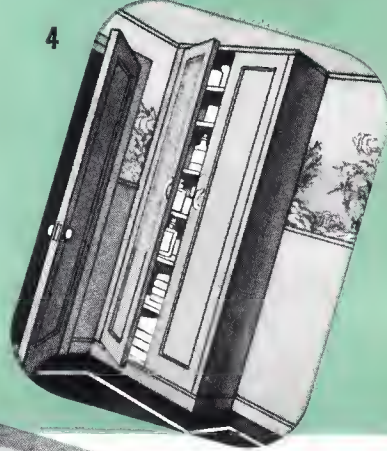
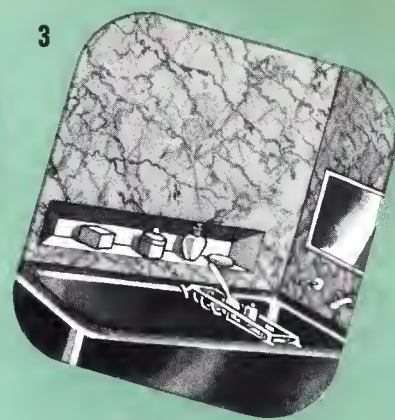
Where to place the lavatory on the first floor depends on the requirements of the household. Where children will be in need of the "water treatment", the obvious place would be near the service entrance. If entertaining dominates the activity, consider placing it off a secondary hall or passage where guests can use it without embarrassment. A powder room, either alone or in conjunction with a lavatory, is a feature greatly appreciated by feminine guests.

Having ample bathroom and lavatory facilities not only makes a home more convenient and more hospitable, but far more valuable when placed upon the market, should you ever desire to rent or sell.





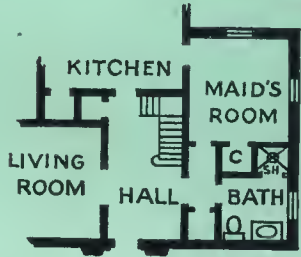
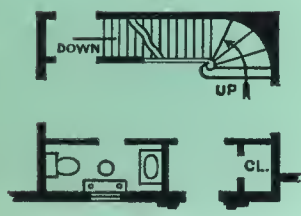
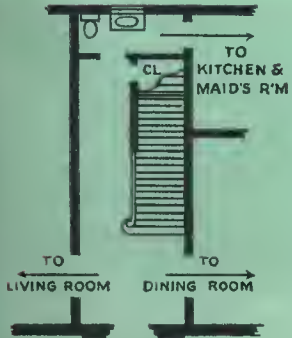
An under-stairs powder room can be obtained by widening the doorway and concealing it with drapes. This space might also be used as a lavatory, in which case, an ordinary door would be necessary.



Here are four illustrated suggestions which show how a little ingenuity can add immeasurably to the conveniences of the bathroom without encroaching on the limited available space 1. Place linen closet so as to open into bathroom as well as the hall. 2. Open shelves beside the medicine cabinet are ideal for often used articles and towels 3. Receptacle in wall keeps necessary bath salts, brushes, etc. at hand. Mirror and sliding soap rack provide added convenience. 4. A built-out cabinet placed behind a door may be the solution to the storage problem 8 inches is minimum practical depth.

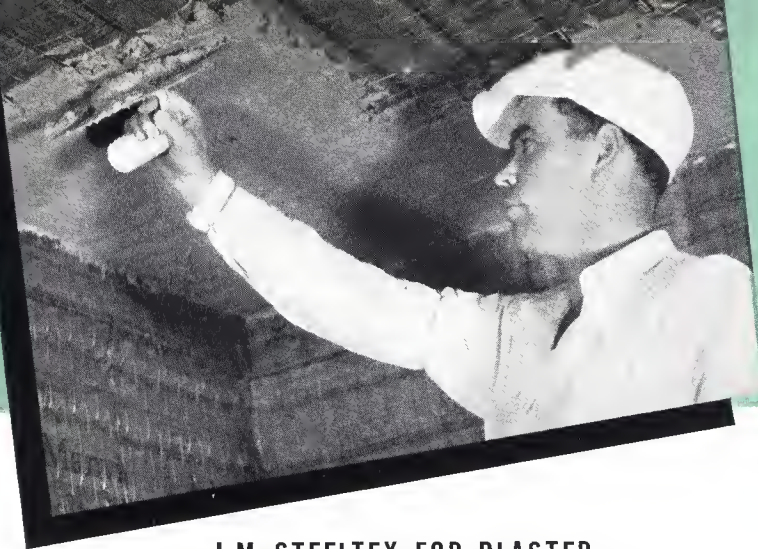


Interesting variety may be obtained in even the smallest bathroom, by using the tiled design of Asbestos Wainscoting in the tub alcove, in contrast to the un-scored, lustrous sheets of Color Panels on the main walls. Cleverly designed "snap-on" type mouldings permit the introduction of decorative bands wherever desired, as was done in this bathroom.



Extreme left: Placing the lavatory at the far end of a long hall assures privacy and does not take up otherwise useful space. Center: In a spacious hall, a combination lavatory and powder room may be included. Right: A lavatory such as this, complete with shower stall, may serve as a private bathroom for a maid.





### J-M STEELTEX FOR PLASTER

One of the most important materials used in the construction of a home, and one which you should personally select, is the plaster lath. The future appearance of your walls and ceilings will always depend on this unseen but extremely necessary item.

Many of the materials used for this purpose are far from satisfactory in that they provide little, if any, reinforcement for the plaster. As a result, unsightly cracks often develop, providing a constant source of disappointment and upkeep expense for the owner.

Some years ago engineers approached the problem by attempting to find a way to embed a steel wire reinforcing in the plaster. The result of their research is a new type of plaster has known as Steeltex. That it has been highly successful is evident from the fact that it is today specified by architects for a wide variety of construction ranging from modest homes to monumental buildings.

Johns-Manville Steeltex differs from most plaster bases in that it does not depend on a "key" to hold the plaster in place. Instead, a steel wire mesh is completely embedded in the mortar, not unlike the manner in which concrete is reinforced. Tests show that a wall built in this way is far stronger, plaster cracking is reduced to a minimum and falling plaster need no longer be considered a problem. As a result, maintenance expense is considerably lightened.

But Steeltex has many other advantages. The house is quieter because Steeltex helps to prevent the transmission of sound from one room to another. Lath and stud marks are eliminated. And, finally, the fire hazard is reduced be-

# Reinforced construction

## RECOMMENDATIONS FOR INTERIORS AND EXTERIORS

cause Steeltex has successfully passed the most severe tests of the Fire Underwriters' Laboratories and received a one hour fire rating.

### J-M STEELTEX FOR WALLS OF BRICK, STONE AND STUCCO

If you are planning to use brick or stone on the exterior of your home, you will be interested in knowing about the modern type of construction which provides a reinforced wall, thoroughly protected against penetration of air and moisture. Ordinarily when building brick veneer walls, the workman lays one course upon another, leaving a 1" space behind the brick which becomes a dangerous flue in case of interior wall fires. This method also frequently results in vertical mortar joints only partially filled.

Contrast this with the Johns-Manville method, which employs J-M Steeltex for Brick Veneer. This is a heavy wire mesh, with a double-ply mastic-filled waterproof backing. The mason lays the brick exactly as before, except that he fills the 1" space with mortar in which the steel wires become embedded. All vertical joints become filled automatically. The result is a one-piece slab of brick, mortar and steel that forms an integral part of the house. No other sheathing is needed. It is far more resistant to the passage of air and moisture than ordinary construction, and it leaves no fire hazard.

In the same manner, J-M Steeltex for Stucco provides stronger reinforced stucco walls. Because it has a double-ply mastic-filled waterproof backing, it prevents moisture from penetrating. Stucco walls reinforced with Steeltex have actually withstood hurricanes and earthquakes in areas where surrounding buildings were demolished. Steeltex for stucco also is recommended as an "overcoat" for weatherworn exteriors.

### HOW MASONRY WALLS ARE REINFORCED

#### Stucco

Left: Steeltex for stucco replaces the usual wood sheathing and is applied direct to the studs. The mortar (1) is automatically forced behind and around the wire mesh (2) and up against the waterproof backing (3). The stucco is properly reinforced to give strength and to minimize cracking. Waterproof backing guards against penetration of wind and moisture.

#### Brick or Stone Veneer

Right: This is a cut-away diagram of a brick veneer wall being laid upon a base of Steeltex for Brick or Stone Veneer. Note that no other sheathing is needed. The wall becomes monolithic, from the backing to the surface. (1) shows the thick mortar slab; (2) the steel mesh reinforcement; (3) the heavy, waterproof backing.





# HOW FRAME HOUSES ARE BUILT

*wind and weather tight*

● Heating engineers have long known that one of the most important causes of drafts in houses is the infiltration of air through the walls. Traced to its source, this air is found not only to pass through the small spaces between and around the siding units, but also to penetrate the space between the wood sheathing planks and through knot holes, and eventually to enter the house itself. On cold or windy days the effect of this penetration is most apparent.

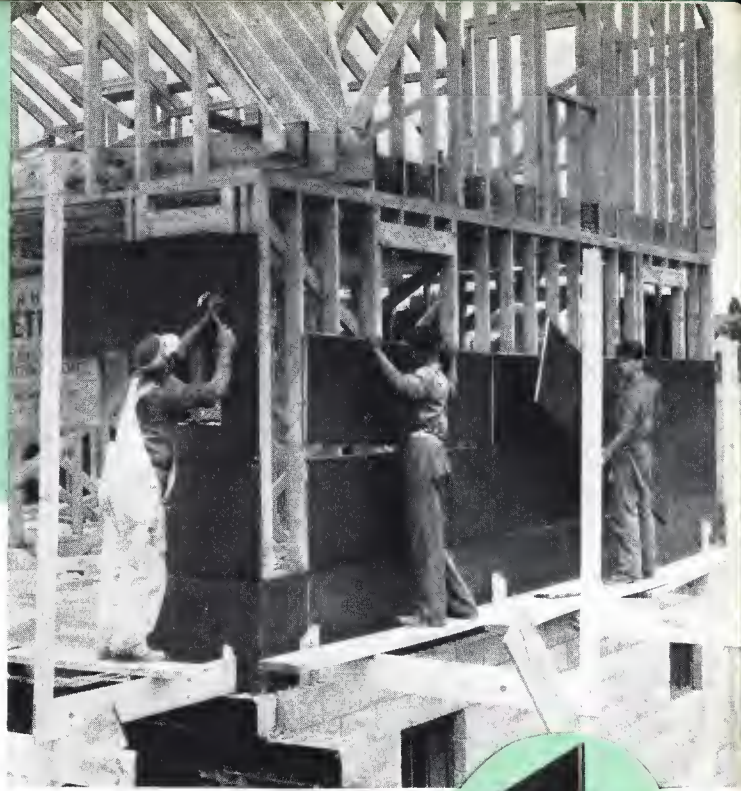
In recent years, this problem has been vastly simplified by the use of large sheets of felted wood fibres in place of wood sheathing. These sheets, when applied, result in comparatively few joints, and in most cases these joints come over the framing members.

Johns-Manville Asphalt Coated Weathertite Sheathing provides a vastly improved material for this purpose. Sealed with a high grade coating of black asphalt on both sides and all edges, this wood fibre board gives assurance that the home will be virtually wind-and-weather-tight. Its superior insulating value means increased comfort and lower fuel bills. And because it comes in such large, easy-to-handle units, it can be applied in about one-third the time necessary for wood sheathing!

When Weathertite Sheathing units designed for vertical application are used, the bracing strength equals that of wood sheathing applied diagonally. The bracing action of J-M Weathertite Sheathing designed for horizontal application is equal to that of horizontally applied wood sheathing. In addition, Weathertite sheets for horizontal work have a "V-Tite" joint designed to reduce still further any possible infiltration of dirt, air and moisture.

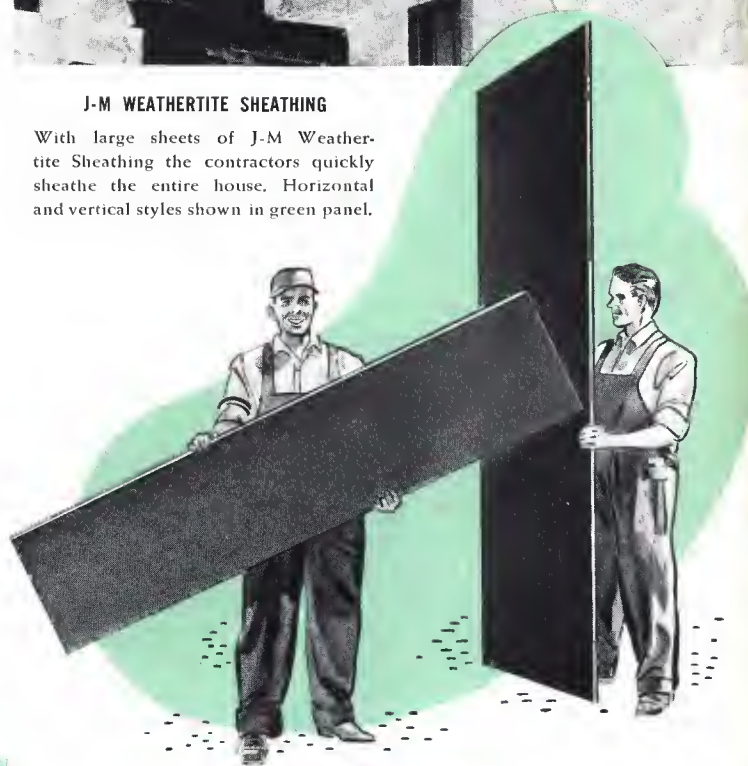
## AN EXCELLENT PLASTER BASE AND AN EFFICIENT INSULATION IN ONE MATERIAL

In homes built at moderate cost the selection of J-M Insulating Lath as the base for the plaster not only provides a better plastering job but also gives a high degree of insulating value. Rooms will be warmer in winter, cooler in summer at no extra cost. Johns-Manville Insulating Lath is a felted wood fibre product which provides a strong and effective bond for plaster. Plaster cracking is reduced to a minimum. Furthermore, since the plaster is applied against a solid, unbroken surface, lath marks are eliminated, the plaster goes on easier and there is a desirable saving in material and labor.



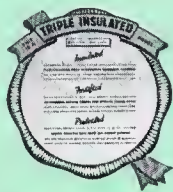
### J-M WEATHERTITE SHEATHING

With large sheets of J-M Weathertite Sheathing the contractors quickly sheathe the entire house. Horizontal and vertical styles shown in green panel.





# The home of tomorrow is a **TRIPLE INSULATED\* HOUSE!**



## This Seal Identifies a Triple Insulated House

If you are considering buying a new home, look for one where this seal is displayed. It is your assurance of a genuine Triple Insulated House. And if you are planning to BUILD a Triple Insulated Home, ask your builder to make application for this seal, so that you will be able to point to the extra quality that has been built into the house.



● For many years Johns-Manville engineers have studied the problem of how to protect the moderately priced home against the ravages of fire, weather and wear. They soon learned that the answer was to be found in the materials which surround the framework of the house; those which are exposed to the weather, as well as those which form the inner walls and ceilings. In particular, they studied the proper treatment of the hollow spaces between the outer and inner wall-spaces which act as a flue in case of inner wall fires and which are responsible for cold, hard to heat rooms in winter, unbearably warm rooms on hot summer days.

Calling on the great resources of the Johns-Manville laboratories these engineers spent over five years in the development of new, more modern building materials for these vital parts of the home. Their goal was a wall and roof structure which would resist the ravages of time and the weather; would protect against destruction by fire; and would stand as a barrier to the passage of heat and cold.

As a result of their research and the modern building materials which they developed, the Johns-Manville principle of Triple Insulation was made possible. It is well illustrated in the cut-back house model shown at the upper right.

When this new principle of Triple Insulation was introduced in 1936, leading builders throughout the country quickly recognized the greater values it offered. These builders have erected hundreds of demonstration Triple Insulated

This cut-back model shows how a Triple Insulated House is "insulated" or protected against fire, weather and wear with these 3 J-M materials:

### ASBESTOS ROOF AND WALLS

The J-M shingles on the roof and exterior walls are fireproof and durable, because they are made of asbestos and cement. (For homes with brick veneer, stone veneer or stucco walls refer to page 44).

### COMPLETE INSULATION

The Johns-Manville Rock Wool Batts used in the walls and attic will make the home up to 15 degrees cooler in hottest summer weather, and will make it easier to heat on less fuel in winter. It also increases the protection against fire.

### REINFORCED PLASTER

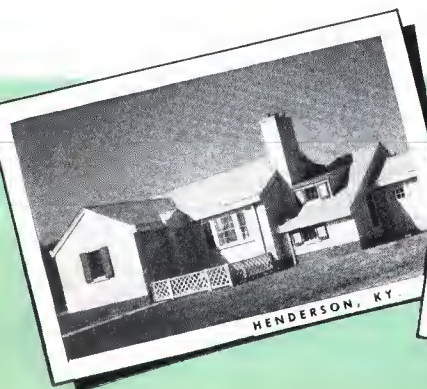
The J-M Steeltex plaster base eliminates the danger of unsightly lath marks, reduces the hazard of cracked plaster to a minimum, and gives added fire safety.

Homes in their communities, at prices from \$4000 to \$25,000. Nearly a million visitors have inspected these homes.

Perhaps you have already visited a Triple Insulated House in your neighborhood. If not, be sure to go through one at your first opportunity. Look for the identifying Triple Insulated Seal. It is your assurance of a genuine Triple Insulated House.

If you are planning to build, be sure to insist on the Johns-Manville Triple Insulated Specification. You will be delighted to find that it will add an almost negligible amount to your monthly payments under the FHA financing plan.

\*A Triple Insulated House is one that has been "insulated" or protected against fire, weather and wear with these three materials: 1. Asbestos Shingles on the roof and Asbestos Siding to provide a fireproof, durable shell. 2. Full-Thick Rock Wool Insulation in both walls and attic to protect against winter cold and summer heat, and give added protection against fire. 3. Steeltex Plaster Base to retard the spread of inside fires and reduce plaster upkeep expense.



HENDERSON, KY



FAIRVIEW, OHIO



DETROIT, MICH



WILMETTE, ILL.



# IMPORTANT POINTS OF GOOD CONSTRUCTION

Whether you plan to build, or buy a ready-built house, you will want to be familiar with the names and functions of the various structural parts of the house. This "skeleton" house headlights some of the more important points where good construction is essential. It indicates the details to be checked as to the foundation and framework to safeguard your investment. Most of the parts in the basic structure are hidden and therefore should be given careful consideration by the owner, architect and builder. In many respects they may represent the difference between a sound, substantial, maintenance-free structure and one which will be a constant source of annoyance and expense.

Studs and joists are the members that form the skeleton of the house. Studs are the upright members which form the walls and partitions and to which wall surfaces are applied. They should be doubled along the sides of doors and windows and tripled at all corners in the exterior walls. Joists are the timbers which support the floors. They should be doubled under partitions and around openings, such as stairways.

Collar beams for bracing should be placed above the middle of the attic height and run across from rafter to rafter. When spaced on every second rafter they give added stiffness under the ridge.

The sub-floor should be laid diagonally, and adequately nailed to provide strength and rigidity to the house and offer a good, solid foundation for the finished floors. Between the finished floor and sub-floor, deadening felt is a precaution against creaking and noise transmission.

Roofing boards are nailed at right angles to the rafters and should fit tightly to provide a flush surface for applying roofing material. The best type is tongued-and-grooved, covered with waterproof paper or felt to insure protection.

Rafters, nailed securely to the ridge, plate and attic floor joists support the roof. They are usually 2" x 8" or 2" x 10", spaced 16 inches apart, but like joists, their size and spacing are determined by the load they must carry.

Headers run across the top and bottom of windows and across the top of doors. Under windows, headers should be double and laid flat, while across the top of windows and doors they must be laid *on edge* to assure rigidity and support.

Sheathing is nailed directly to the studs on the exterior to form an unbroken surface for applying the outside finish. There are three types of sheathing used in good construction—Insulating Board, shiplap or tongued-and-grooved wood sheathing laid diagonally, or Steeltex, a network of heavily galvanized, copper-bearing steel wires with a waterproofed backing for reinforcing stucco or brick veneer walls. Where wood sheathing is used, building paper should be applied for weather protection.

In addition to placing the double headers on edge over openings, trussing is necessary above large openings (7 feet or more) particularly in bearing partitions and outside walls. This will help to reduce the possibility of plaster cracking, windows binding and floors settling.

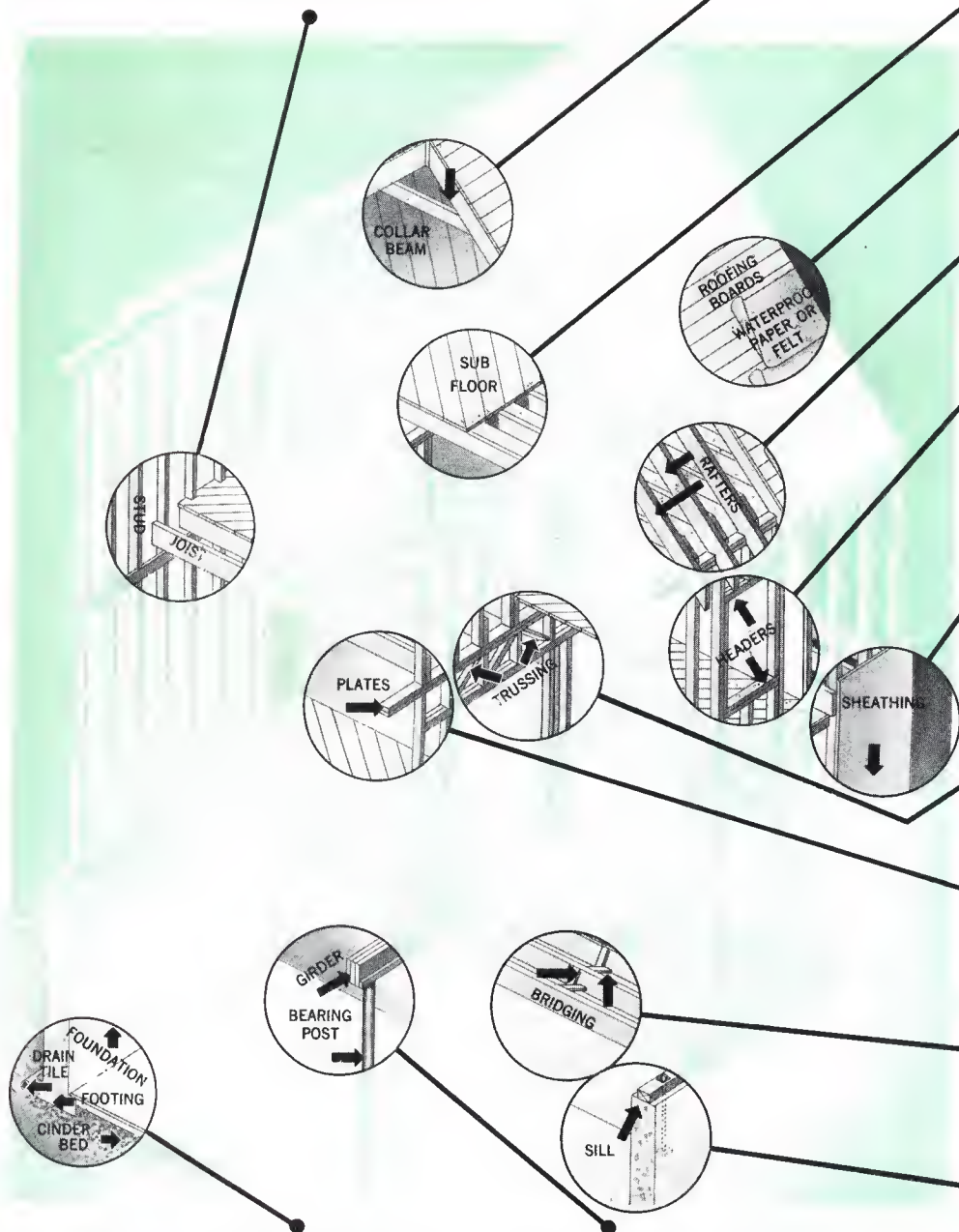
Plates join the studs together to form partitions and are placed both at floors and ceilings. Top or ceiling plates should be doubled and lapped at the corners.

Bridging between joists is extremely important before the sub-floor is laid. A straight row of cross-bridging should be installed between joists in the center of spans 16' or less. For greater spans, two rows are necessary, equally spaced in the span. A series of X's are made by securely double-nailing strips of wood (about 2" x 3") to the sides of the joists to form the bridging.

This part of the framing is known as the sill and serves to fasten the super-structure of the house to the foundation. The sill should be bolted down as indicated and bedded in mortar with end joints only at corners or over solid masonry.

★

Because of its general acceptance, Balloon Frame construction is shown here. Equally acceptable are Platform Frame or Modern Brace Frame construction.



Foundation walls support most of the weight of the house, and should rest on broad, flat footings having sharp corners. They should also be waterproofed with cement-plaster and damp-proof coating. Drain tile connected to a sewer or dry well will provide good drainage. A bed of well-tamped cinders should be laid as a base for the concrete floor, which can be reinforced with steel wire mesh, if desirable.

Girders (steel I beams or large timbers) should be placed under main divisions or bearing partitions to support both the weight of partitions and part of the weight of the entire house.

Bearing posts support the girders and should be set on individual footings. Either lally columns (steel tubing, reinforced and filled with cement) or masonry piers are recommended.



# How modern financing methods HAVE BROUGHT HOME OWNERSHIP WITHIN REACH OF ALMOST EVERY FAMILY

● Probably the greatest single contribution to home building during the past fifty years is the modern method of home financing made possible by the Federal Housing Administration. Formerly home owners were burdened with an oppressive load of initial and continuing financing costs, including first, second, and often third mortgages, bonuses, and renewal fees. On homes in which the original equity was less than 40 to 50 percent, 15 to 25 percent commission was often charged for 3 to 5 year second mortgage financing. Both first and second mortgages were made for short terms, requiring renewal and the payment of renewal fees. This resulted in heavy financing costs, and since repayment of principal was not insisted upon, little was done to increase the home owner's equity. Consequently he suffered in times of adversity.

Contrast this now out-moded method of home financing with the modern FHIA mortgage system, which requires an original down payment of only 10% to 20%, and provides 100% equity for the owner within a period not exceeding 20 to 25 years. Because it is a *single-mortgage* system, and equal payments *just like rent* are made monthly on principal, interest, taxes, assessments,

fire insurance and mortgage insurance, the FHIA plan (1) spreads the cost of financing evenly over the term of the mortgage, and (2) eliminates the uncertainty and cost of mortgage renewals.

Likewise, the FHIA plan insures sound values for the owner in these two ways: 1) Plans and specifications must be examined and approved by the FHIA for the quality of the materials and construction, before the work is started; 2) the FHIA makes periodic inspections during construction to be certain that the plans and specifications are being carried out.

## AN IDEAL SAVINGS PROGRAM

One of the greatest advantages of the FHIA plan of home financing is that with each monthly payment you make you increase your equity in the house, and thus build your estate. This is well illustrated in the accompanying chart. It is an ideal savings plan, and you have the additional advantage of occupying, enjoying, and owning a modern home as you save. And all this may be had for no greater monthly outlay than you are now paying for rent.

## HOW THE PURCHASE OF A HOUSE ON THE FHA PLAN BECOMES A SAVINGS PROGRAM

Each payment you make increases your equity or "savings"  
and reduces the amount of your mortgage.





## FHA FINANCING OFFERS A SIMPLE, EASY METHOD TO PAY FOR YOUR HOME

FHA APPRAISED VALUE OF HOUSE AND LOT	MINIMUM DOWN PAYMENT OR LAND EQUIVALENT	Maximum Amount of Mortgage Obtainable	APPROXIMATE MONTHLY PAYMENTS REQUIRED (INCLUDING PRINCIPAL, INTEREST, TAXES AND INSURANCE)		
			15 YEAR PLAN	20 YEAR PLAN	25 YEAR PLAN
\$3,000.00	\$300.00	\$2,700.00	\$27.00	\$23.00	\$21.00
3,500.00	400.00	3,100.00	31.00	27.00	25.00
4,000.00	400.00	3,600.00	36.00	32.00	29.00
4,500.00	500.00	4,000.00	40.00	35.00	31.00
5,000.00	500.00	4,500.00	45.00	40.00	36.00
5,500.00	600.00	4,900.00	49.00	42.00	38.00
6,000.00	600.00	5,400.00	54.00	47.00	43.00

NOTE:—Obviously these figures are merely reasonably accurate approximations. They are subject to change and will vary with local conditions. Maximum mortgage terms of 25 years are applicable only to appraised valuations not in excess of \$6,000.00. Mortgages for as much as 90% of the appraised valuation are eligible on appraisal values not in excess of \$6,000.00. For appraised valuations in excess of \$6,000.00 and not in excess of \$10,000.00 mortgages are eligible for 80% of the appraised valuation up to

\$6,000.00 and 80% on the difference between \$6,000.00 and \$10,000.00. A mortgage limit of 80% of the appraised valuation applies on valuation in excess of \$10,000.00 with a mortgage limit of \$16,000.00. The mortgages are repaid in monthly payments. Interest is at 4½%. FHA insurance is ½ of 1% per annum on annual average declining balances. Taxes are assumed to be 2% of appraised value. Fire insurance is estimated at one-half of one per cent of appraised value.

### NEW 4½% INTEREST RATE MAKES IMPORTANT SAVINGS!

Recently the maximum interest rate on FHA mortgages was reduced from 5% to 4½%. This is a reduction of 10% in the cost of mortgage money. Authorities have pointed out that it reduces the monthly home buying expense by a greater amount than would be produced by either a 10% reduction in material costs, or a 10% reduction in labor costs.

From this it is obvious that today the monthly payments you can afford to make will enable you to own a home of greater value than formerly, or possibly bring home ownership within your reach for the first time! Here is a specific example. At 5% interest, a monthly payment of approximately \$37 over 25 years would enable you to own a house and lot valued at \$5,000. Today with the new 4½% interest rate, a comparable monthly payment will enable you to have approximately \$300 more value in your house—enough to pay for many things you might otherwise have been forced to omit.

### WHAT PRICE HOME WILL YOUR PRESENT RENT MONEY BUY, AND HOW LARGE A DOWN PAYMENT IS NEEDED?

This is a question you have probably asked yourself many times. The answer is found in the above table. Let's take a specific example. If you are now paying \$25 a month in rent and can make a down payment equivalent to \$400 either in a lot which you may now own, or in cash, or both, you can, on the 25 year plan, own a home valued at \$3,500 including land. For sketches and plans of typical houses you can own for various monthly payments see pages 6-13. Your local J-M dealer will be glad to discuss this entire subject with you and can render much valuable advice and counsel.



1929

1940

### COMPARE THE SAVINGS IN INTEREST BETWEEN THE MODERN AND THE OLD FASHIONED MORTGAGE PLAN

These two piles of money illustrate the savings in interest alone which the 1940 FHA financing plan makes available. The taller pile represents the amount of interest you would pay over a 25 year period on a \$5000 mortgage under the old fashioned method of financing. The shorter pile represents interest over the same period on a modern FHA type of mortgage.



## WHY TODAY'S HOME GIVES YOU

# *"More House for Your Money"*



High Maintenance Cost •  
Wasted floor space • Hot  
in summer • Drafty — hard  
to heat • Oppressive finan-  
cing burden • Narrow lot •  
Loose leaky windows

POPULAR 1929 HOME

● Surveys in the building field reveal the fact that the family which occupies the type of home being built today can obtain greater values and advantages than those who live in homes built as recently as 1929. The scope of these advantages cannot be realized without definitely comparing homes built in 1929 with those built within the past year.

Some of these advantages have been brought about by improvements in materials and standards of construction; others by the introduction of modern conveniences. The illustrations at the top of the page graphically show some of the reasons why the 1926-1929 homes were expensive, and why homes built today are more efficient, and less costly to buy. In the 1926-1929 home, heating was non-automatic and relatively inefficient. There was no air conditioning—no insulation—very little automatic equipment. Kitchens were poorly arranged, with few cabinets, and small storage space. The house rarely had more than one bathroom and had no lavatory. Copper and brass pipe were used infrequently. In



EFFICIENT 1940 HOME

Low Upkeep Cost • Easy to  
heat • Thoroughly Insulated •  
Efficient room arrangement •  
Automatic heating • Longer  
life roof • Larger lot •  
Paid for like rent

COMPARE

design, the house lacked charm. Furthermore, insufficient attention was given to such important structural details as heavy foundations, tightly fitted windows equipped with built-in weatherstripping, and materials which would resist deterioration.

The home of today, in contrast, is packed with labor-saving, comfort-giving features. Kitchens are scientifically planned, and contain the most modern equipment. There are enough bathrooms. Walls and attic are thoroughly insulated. Windows and doors are weatherstripped, in addition to being tightly fitted. Heating is automatic. Air conditioning is often included. All water pipes are of rust-resistant copper or brass. Architects and builders have learned how to conserve by better planning, and maintenance costs have been greatly reduced. And while these strides have been made in the quality of home building, equally important advances have been made in the vital subject of financing, as described on the preceding pages, dealing with the new FHA financing plan.





# *Site selection*

## AND HOME PLANNING

by R. A. GALLIMORE, Architect

● If a home seems just perfect for a family it is probably because the house has been studied and designed, not only to suit the requirements of that family, but also the character of the plot or piece of property upon which the house is built. It is essential that a house be planned with a definite site in mind, for a house that is beautiful in one setting may be uninteresting or impractical on another site of dissimilar shape and general character. Usually the first major expenditure to be made in building a home is for the purchase of a plot of land or building site. It is therefore well to consider the more vital elements that go to make up one that is satisfactory.

### THE SITE

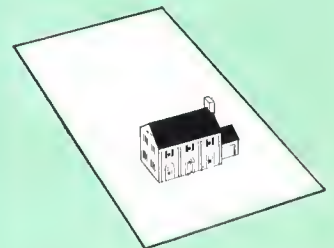
**LOCATION**—When a prospective home builder considers where he wants to live, preference should be given to the community which is progressive, well-kept and reasonably restricted. One that is already settled and well established will usually be free from future assessments for installation of sewer, water, gas and electric services or other improvements. The immediate neighborhood should have no activities which are foreign to its general character and the homes themselves should be well-built and substantial in appearance. Study the trend of developments to avoid establishing your home in a neighborhood of depreciating character.

As an investment, your property should continue to be worth its original cost, and as the neighborhood develops you may expect an increase in value. Your neighbors should belong to the same general social order of living to which you are accustomed. Many of them may become intimate friends, and the companionship afforded your children is a factor to be considered. Transportation, local shopping, educational and recreational facilities should be conveniently accessible.

**SHAPE AND TOPOGRAPHY**—Remember that a small lot of irregular shape usually requires that the house plan be rambling and irregular also. If a small, lower cost house is contemplated, the regularly shaped plot and square, compact house will be found more economical. Consider the topographical character of the site, whether it is level or sloping, high and dry, or low and wet. Bear in mind, especially, that it is costly to level and grade a sloping lot; that low, wet ground usually means additional expense for waterproofing the foundations; and that it will cost more to excavate rock than soft dirt.

If your taste leans toward formal landscaping, which is usually symmetrical and laid out in regular forms, the level or gradually sloping lot will be more suitable. Rugged or extremely sloped plots are more adaptable to irregular or informal planting. The existence of a few good healthy trees is desirable, as they add to the value of the property and enhance the beauty of a house setting. Perhaps a site may have on it a vigorous old oak with wide spreading branches under which one would like to rest, or there may be a ledge casting a shadow across the ground and giving a wild, informal character to the

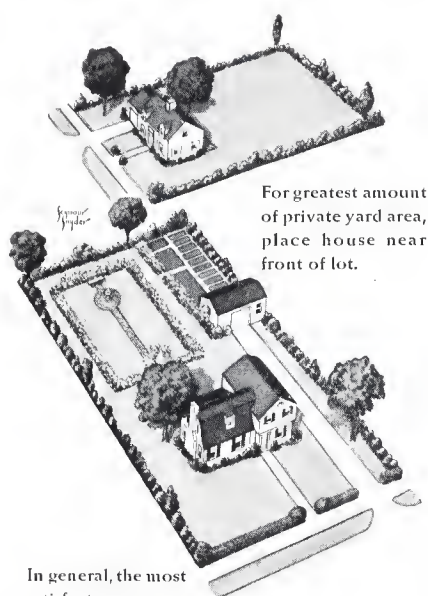
The logical choice for a rectangular lot is a house of regular outline.



An irregular plot requires that the shape of the house be irregular also.







For greatest amount of private yard area, place house near front of lot.

In general, the most satisfactory appearance can be obtained by placing house about  $\frac{1}{4}$  the depth of plot away from the street. Ample front yard space sets off house to advantage without reducing usefulness of rear yard.

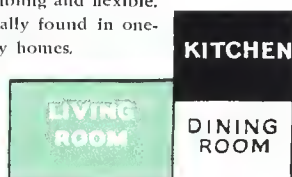


**BASIC PLAN A**

A compact rectangle, with a minimum of exterior wall surface.

**BASIC PLAN B**

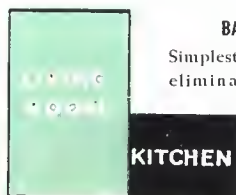
Rambling and flexible. Usually found in one-story homes.



**BASIC PLAN C**



A long rectangle. Gives maximum of light and air. With addition of bedrooms, garage, etc., courtyard can be formed.



**BASIC PLAN D**

Simplest of forms, through elimination of dining room. Desirable where cost must be kept at a minimum.

spot. These and similar natural characteristics can form valuable advantages on a house site provided they are used properly in planning.

**ORIENTATION**—The orientation of the plot, or its exposure to the sun and prevailing breezes, determines not only the position of the house but, to a large extent, the room arrangement as well, as will be pointed out later. Having arrived at this stage, thought should be given to the placing and arrangement of the house, as the plot and house should be correlated and function as one unit.

If you wish to obtain privacy in your garden and use it as an outdoor living space, it should be located away from the street. In this case, the *rear* of your plot should have a southern or western exposure. On the other hand, if you desire to make a feature of a dooryard garden at the entrance to your house, the *front* of the plot should have the desirable exposure. Consider the outlook or surrounding scenic features. Perhaps the site may be on high-standing ground with distant views over great stretches of countryside, or it may be a peaceful open slope inclined to the grassy bank of a slow moving river. If the plot is sloping, quite generally the high portion will be more desirable for your house site. This will usually simplify the grading problem and take advantage of any distant view as well. These will form definite advantages provided they lie in the general direction of the desirable exposure. Study other nearby plots. You may find one with the proper exposure and an equally attractive view, in which case the main rooms in your house can be arranged to take advantage of both.

## THE PLAN

**BASIC TYPES**—It is almost incredible what a number of schemes of arrangement are possible in the plan of a house. Little can be done in the way of a description of these other than to classify the basic types. It must be remembered that as the house grows smaller in size the possible variations in plan become fewer. The kitchen, living room and dining room are the units around which the plan is built. If the dining room is omitted or becomes part of the living room the plan is simplified still further. Despite the large number of possible variations or schemes of arrangement, the number of basic types is surprisingly small. Variations in the basic type are produced by orientation of the house, the placing of the bedrooms and bath, the placing of the stairs and hall and the varying of relative sizes of the main rooms.

**UTILITY**—First of all, a house must provide shelter and accommodation, but it must also be conveniently and logically arranged to meet the owner's manner of living. Planning a house is more than drawing lines on paper. It consists in "living" in the house in advance of its being built.

Remember that the living room is the show place of the house. It should be impressive. Since it is a room for relaxation and entertainment, there should be space for sufficient furniture grouped in a hospitable manner. If doors open all around the room it may become no more than a corridor space. While convenient access to other rooms should be provided it must be arranged so that the principal use of the room is not destroyed.

The dining space, whether it be a separate room, alcove or just a part of the living room, should be directly accessible from the kitchen. If there is a separate dining room, direct access from the living room is usually desirable, so that it may be used in conjunction with the living room as entertainment space when occasions require.

The kitchen is the housekeeper's workshop and it should be as compact and efficient as possible. If at all possible, cross ventilation should be arranged to provide a positive change of air during cooking periods. Space and equipment should be provided for the receiving, storing, preparing, cooking and serving of food. This is perhaps the most highly concentrated room in the house and much study should be given to the layout of equipment. Whenever it can be arranged, access from the kitchen to the main entrance of the house should be provided.

While an entrance hall is desirable, it can be eliminated and the entrance to the house made directly into the living room. In this case, however, the living room should



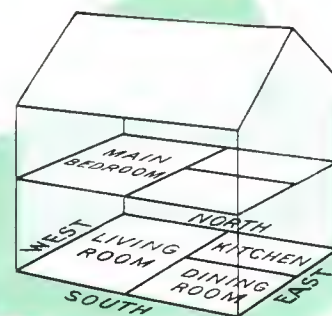
be so arranged that it remains livable, and not merely a means of access to the stairs and other rooms.

The upper hall should provide access to all bed rooms in the most direct manner possible. At least one bath room should be directly accessible from the hall. Bedrooms should have cross ventilation whenever possible and the beds should be arranged in each room so that the remainder of the floor area will be used as a dressing room or sitting room. Small areas in a bed room are useful only as passages. A generous amount of closet space should be provided throughout the house.

**ECONOMY**—Since framing lumber comes in even lengths, important savings in cost can be made by establishing room sizes accordingly. Other economies result from wise room arrangement and a minimum of waste space. The square, compact type of plan with all hall and passage space reduced to a minimum will be found the most economical. Remember that long halls are always undesirable. Only occasionally, and then only for some special advantage to be gained, should they be tolerated in the small house.

When an irregular or rambling arrangement of rooms is followed, sacrifices in economy of space are usually the result. Study the arrangement of partitions. See that they carry through in as direct a line as possible, and that those on the second story are directly over those on the first story, wherever it can be arranged. This will simplify the construction of your house and in many cases will produce a better room arrangement, and will at the same time simplify the installation of plumbing and heating pipes.

**PLACEMENT**—Good orientation in planning a house means the proper placing of both the house and the main rooms in relation to the sun, prevailing breezes, topography and outlook. It is desirable, for example, that your living room have southern and western exposure. Southeastern is usually satisfactory for the dining room and as far as can be arranged, the main bed rooms should have southern and western exposure. Throughout our country the desirable breezes come almost entirely from the southwest. This forms another reason for placing the main rooms on the southern and western sides of the house.



Suggested arrangement of rooms to make use of natural advantages, such as sunlight and prevailing winds. Main bedroom and living room on the south and west; dining room on southeast; kitchen on northeast.

## BEAUTY OF DESIGN

Finally comes beauty of design. This does not necessarily mean the application of ornament, but, more essential than that, the proper use of form, line and color. If you are building in a restricted area in which a specific type of house predominates, you may want your home styled and designed in keeping with the neighboring dwellings, provided, of course, that it fully meets the requirements of your family. In unrestricted neighborhoods, the type of house may be determined completely by your own taste and preferences and how much you can afford to pay for it. It is a wise precaution to avoid style eccentricities and other features of doubtful acceptability in case you should ever desire to rent or sell the house.

There are at least eight architecturally accepted types of home. They offer a variety of effects from which anyone should be able to select a suitable design, bearing in mind that some styles are more appropriate in certain localities or climates than in others. These eight types are indicated in the sketches at the right.

## GUIDANCE OF AN ARCHITECT

It is suggested that you consult a local architect who is experienced in residential construction. Your local building material dealer can assist you in this selection. In your discussion with the dealer you will obtain valuable help and guidance on many phases of building with which the layman is usually unacquainted.

An architect is not only desirable in designing and planning your home but in preparing the specifications describing the construction, materials and equipment to be used. He further will supervise the construction of your house, if you desire. The fee which the architect charges for his part in the design and construction of a home, is modest indeed, when compared with the invaluable service he renders.

AMERICAN  
COLONIAL

DUTCH  
COLONIAL

CAPE COD  
COLONIAL

GEORGIAN

NORMAN  
FARMHOUSE

SPANISH

MODERN

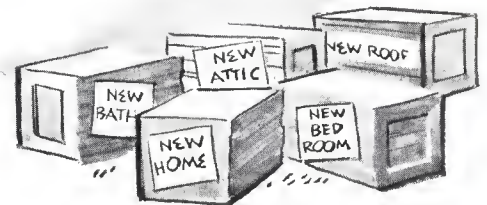
TUOOR





"We Offer You Guildway Service in Hundreds of Communities"

*Announcing*  
**THE NATIONAL HOUSING GUILD**  
 A new type of service that makes home building and remodeling easier, safer, more economical.



● If you are considering building or improving your home, you will be glad to learn about the National Housing Guild—an organization, that, for the first time, makes it possible for you to make the purchase in one simple transaction, from one local source with all details arranged for you.

To appreciate what this means, consider what you would have to do without a "one-stop" service of this kind. The chances are you would have to deal with half a dozen different people. The selection of the site, arranging for financing, the choice of an architect and the right contractor—these and many other steps in the transaction often make building or remodeling a complicated and trying experience.

The purpose of the Housing Guild is to simplify all this and help you get a better job for less money.

The Guild is a local group of practical businessmen in the community. It consists of leading contractors, architects, real estate men, financing organizations and the J-M Building Materials Dealer, banded together to offer you their combined services through one source. The headquarters of the group is at the office and display room of the J-M Dealer. He has been especially trained and

can help you in all phases of building or remodeling. In fact, he is prepared to give you a complete service from planning to financing at a quickly arrived-at price. You buy a package almost as easily and simply as you buy anything else.

Every feature described in this book together with hundreds of other "packages" are available from Johns-Manville Housing Guild Dealers located in towns and cities in all parts of the United States and Canada. For approximate prices, on a monthly payment basis, of Guildway Houses, see pages 6 to 13. For approximate prices, on a monthly payment basis, of the most popular kinds of home improvements, see pages 56-57.



Look for this hanging sign in blue and yellow. It identifies your local Housing Guild Headquarters, as does the circular insignia in blue and gold shown at the top of the page.



# ANSWERING THESE QUESTIONS WILL HELP YOU HAVE THE KIND OF HOUSE YOU REALLY WANT!

## IF YOU PLAN TO BUILD OR BUY . . .

The answers to these fourteen questions are the most important ones to be decided before you build or buy a home. We suggest that you jot down your answers right on this page and show it to your Johns-Manville dealer.

Taking this preliminary step will make it possible for him to show you sketches and plans of several houses, designed by prominent national or local architects, one or more of which will exactly fit your needs.

<p>How many are there in your family? . . . . .</p> <p>How many bedrooms do you need? double                      single</p> <p>Do you want a separate dining room or can this be combined with the living room or kitchen? separate                      combined</p> <p>What type of house do you prefer? .....</p> <p>Do you want a porch?                      (yes)                      (no)</p> <p>Is a full basement necessary?                      (yes)                      (no)</p>	<p>Do you prefer a garage                      attached? ..... detached?</p> <p>How much per month does your budget allow for rent? \$ .....</p> <p>Do you own a building lot? .....</p> <p>Where? .....</p> <p>Size: .....</p> <p>What is its approximate value? \$ .....</p> <p>Is the title clear? .....</p> <p>Does it have the proper improvements? (water, gas, electricity?) .....</p>	<p>If you do not own a lot, where would you like to build? .....</p> <p>How much money do you have in your building fund? \$ .....</p> <p>Do you have a favorite contractor? .....</p> <p>architect? .....</p> <p>Other information .....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p>
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## IF YOU PLAN TO IMPROVE YOUR HOME . . .

Today, any kind of home improvement can be financed and accomplished almost as simply as you would arrange for the purchase of a refrigerator or car. Your Johns-Manville Dealer or Housing Guild Member will be glad to carry out your plans, or determine what is needed to accomplish the contemplated improvement. To help you

determine what you would like to have done, the list given on the coupon below has been prepared. After you have checked the items that interest you, send the list to your Johns-Manville Building Material Dealer or local Housing Guild Member, who will give you an estimate together with his recommendations.

### PLEASE GIVE ME FULL INFORMATION ABOUT THE ITEMS CHECKED BELOW

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> A New Home   | <input type="checkbox"/> Attic Playroom or Den        | <input type="checkbox"/> Extra Windows           |
| <input type="checkbox"/> Modernized Exterior with Asbestos<br>Shingles, Asbestos Clapboards, Stucco | <input type="checkbox"/> Basement Game Room           | <input type="checkbox"/> New Doors               |
| <input type="checkbox"/> Asbestos or Asphalt Shingle Re-roofing                                     | <input type="checkbox"/> Basement Workshop            | <input type="checkbox"/> Door and Window Screens |
| <input type="checkbox"/> New Front Entrance   | <input type="checkbox"/> Modern Basement Laundry      | <input type="checkbox"/> Shutters                |
| <input type="checkbox"/> Store Entrance   | <input type="checkbox"/> Modernized Kitchen           | <input type="checkbox"/> Fireplace and Mantel    |
| <input type="checkbox"/> Storm Doors  | <input type="checkbox"/> Laundry Room or Improvements | <input type="checkbox"/> Floor Repairs           |
| <input type="checkbox"/> Storm Sash   | <input type="checkbox"/> Modernized Bathroom          | <input type="checkbox"/> New Interior Trim       |
| <input type="checkbox"/> Painting Outside Trim  | <input type="checkbox"/> Shower Stall                 | <input type="checkbox"/> Interior Decoration     |
| <input type="checkbox"/> Enclosed Porch   | Decorative Paneling for:                              | <input type="checkbox"/> Plumbing Equipment      |
| <input type="checkbox"/> Screened Porch   | <input type="checkbox"/> ..... (Type of Room)         | <input type="checkbox"/> Heating Equipment       |
| <input type="checkbox"/> New Porch  | <input type="checkbox"/> Decorative Board Ceilings    | <input type="checkbox"/> Electrical Equipment    |
| <input type="checkbox"/> New Garage   | <input type="checkbox"/> Built-in Ironing Board       |  |
| <input type="checkbox"/> Garage Lining  | <input type="checkbox"/> Breakfast Nook               |  |
| <input type="checkbox"/> Home Insulation  | <input type="checkbox"/> Telephone Cabinet            |  |
| <input type="checkbox"/> Weatherstripping   | <input type="checkbox"/> China Closets                |  |
| <input type="checkbox"/> Extra Bedroom  | <input type="checkbox"/> Kitchen Cupboards            |  |
| <input type="checkbox"/> Extra Bathroom   | <input type="checkbox"/> Book Cases                   |  |
|   | <input type="checkbox"/> Extra Closets (cedar)        |  |

(Write in items not covered above)

NAME .....

ADDRESS .....

CITY ..... STATE .....

For further information fill in this coupon, place in envelope or paste on back of penny post card, and mail to your Johns-Manville dealer or Housing Guild member. A trained representative will call to discuss your requirements for a new home or home repairs and improvement.



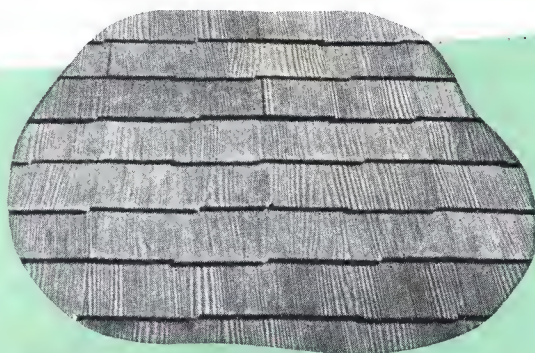
# How much will it cost TO MAKE IMPROVEMENTS TO YOUR HOME?

...IT COSTS MUCH LESS THAN YOU THINK!

● That is because the many new materials described in this book are so low in cost and because they are designed in large units which make them economical to apply. In addition, it is easier to pay for home improvements today than even a few short years ago, thanks to the J-M Million Dollar-to-Lend Plan.

**Improve Your Home Now—Pay Monthly Under The Convenient Terms of The J-M Million-Dollar-To-Lend Plan**

Today you can buy a new roof or make any number of different repairs or improvements, and pay monthly—just as you do when buying a car or a radio. No down payment is required. You can enjoy the improvement immediately and pay for it out of income with small monthly payments spread

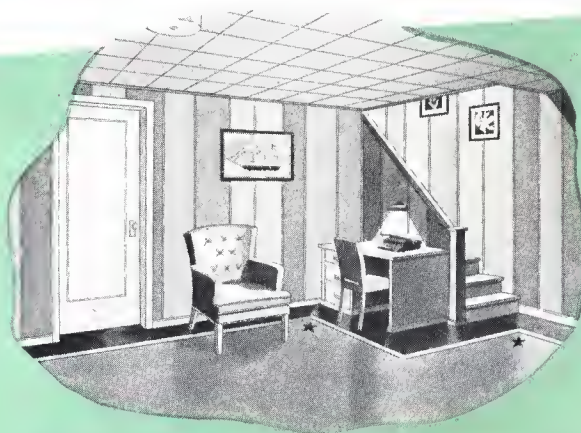


**RE-ROOFING WITH FIREPROOF J-M ASBESTOS SHINGLES**—Think of it! For very little more than you would pay for an ordinary roof, you can re-roof with fireproof, rot-proof, J-M Asbestos shingles that have the permanence of stone! For an average house the cost is as little as **'12'**

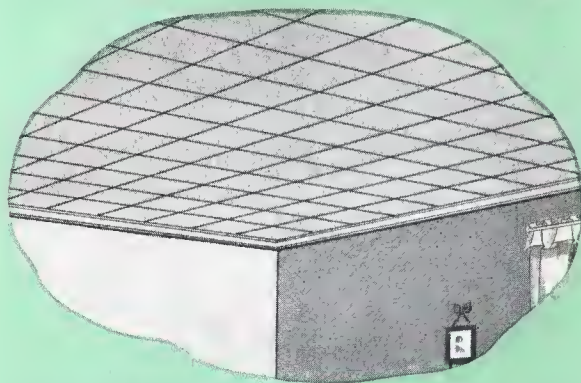
For colorful, fire-resistant J-M Asphalt Shingles, the cost for an average size home is as little as **'10'**



**RE-SIDING WITH J-M ASBESTOS SIDING SHINGLES**—These shingles will bring a new note of beauty to your house, while reducing future upkeep expense to a minimum. They are fireproof and rot-proof, and they never need painting to preserve them. Applied right over old shingles or clapboards. For an average size house the cost is as little as **'10'**



**BUILDING A BASEMENT ROOM WITH J-M DECORATIVE INSULATING BOARD**—If you have a basement that is going to waste, here is good news! You can have a delightful "rumpus" room or extra living room with walls and ceilings of J-M Insulating Board, at low cost. For an average size basement, the price including the necessary rough framing, electrical work and painting of the trim will be as little as **'12'**



**LOVELY "PANELED" CEILINGS BUILT RIGHT OVER OLD CRACKED PLASTER**—Here's a surprise for you! Today at very little expense you can end the problem of periodic plaster patching once and for all by covering old ceilings with attractive decorative panels of J-M Insulating Board. A wide variety of interesting treatments are easily achieved; and for an average size room the cost is as little as **'11'**

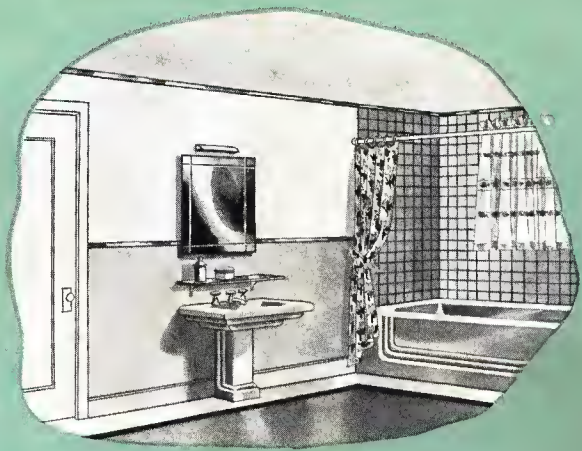


over a period of from one to three years. And to make it easy and convenient for you to do this, Johns-Manville has made special arrangements which permit you, if you wish, to make your monthly payments in cash through any independent Western Union office.

To give you an idea of what the monthly payments will be for the work you are considering, we show 9 typical home improvements and the approximate monthly payments.

Naturally the prices shown on these pages are approximate only and will vary depending on the size of the job and on local construction costs. Before buying any home improvement, always see your J-M Dealer. He will be glad to quote you an exact price for these and any other improvements you may be considering.

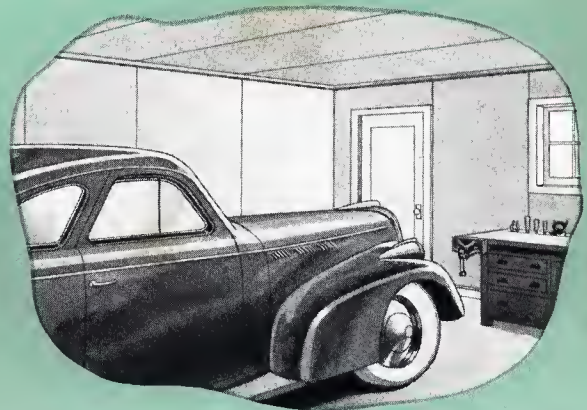
**\* IMPORTANT!** Under the terms of the J-M Million-Dollar-to-Lend Plan, the minimum monthly payment must be \$5.00. This price is quoted, therefore, on the assumption that other improvements will be made at the same time.



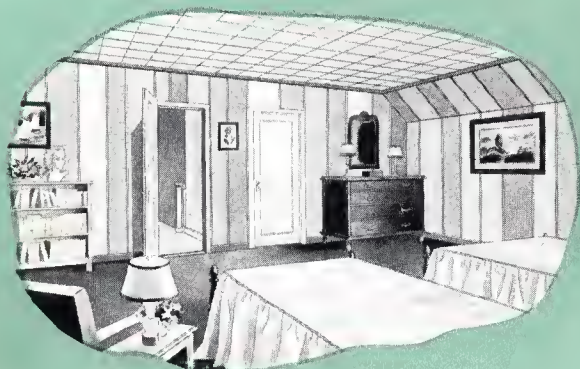
**REMODEL YOUR BATHROOM WITH J-M ASBESTOS WAINSCOTING—**It's easy and inexpensive to have bathroom walls that are sparkling, colorful, easy to clean. J-M Asbestos Wainscoting applied full ceiling height around tub and four feet high elsewhere costs, for an average bathroom as little as **\$5.37** per sq. ft.



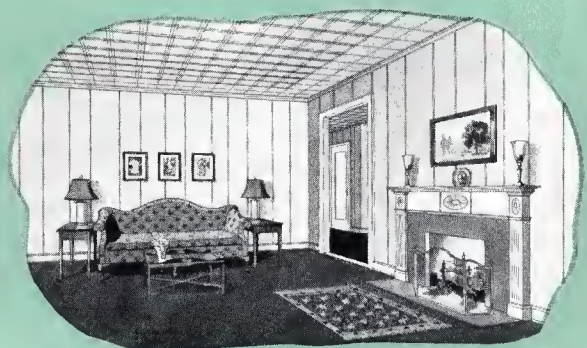
**MODERNIZE YOUR KITCHEN WITH J-M DECORATIVE ASBESTOS FLEXBOARD—**If your kitchen walls look dingy—if the plaster is cracked or stained, why not have a "new" kitchen? To cover the walls to full ceiling height with colorful sheets of J-M Asbestos Flexboard (it's fireproof and easy to keep clean) will cost, for an average size kitchen, as little as **\$5.83** per sq. ft.



**LINING THE INTERIOR OF A GARAGE WITH FIREPROOF J-M STANDARD FLEXBOARD—**This is a most practical improvement because it reduces the hazard of fire and because the Flexboard walls and ceilings are so easily kept clean. For an average size one-car garage it costs as little as **\$5.14** per sq. ft.



**BUILDING AN ATTIC ROOM WITH J-M DECORATIVE INSULATING BOARD—**Did you know that today you can have a charming bedroom in an open attic with J-M Insulating Board Plank and Panels for very little money? It's true! An average size room with a closet, and hallway to stairs, including all necessary rough framing, electrical work and painting of the trim costs as little as **\$17.21** per sq. ft.



**A REMODELED ROOM LIKE THIS IS INEXPENSIVE WITH J-M INSULATING BOARD!** Do you have a room that is shabby, in need of a beauty treatment? Do you have unsightly cracked plaster walls and ceilings? Then listen to this! You can create a lovely "new" room by covering the old surfaces with decorative panels and planks of J-M Insulating Board. For an average size room the cost of the complete job will be as little as **\$4.87** per sq. ft.



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